Centennial

THE MIDDLESEX MUTUAL
ASSURANCE COMPANY

1836 - 1936

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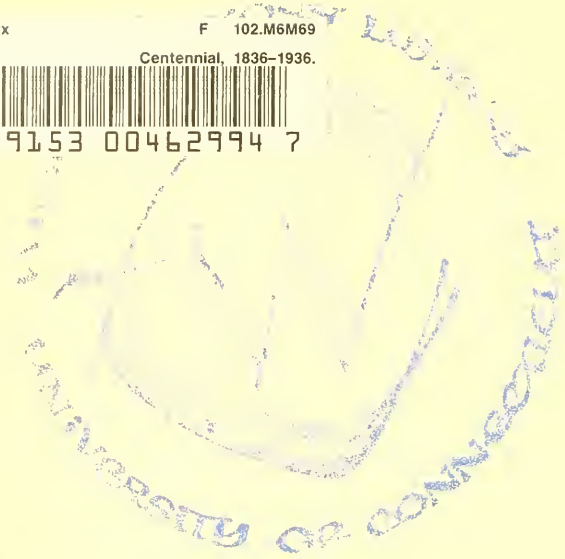

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Centennial

N. E. Davis, President Middlesex Mutual Assurance Company

Centennial

1836-1936

A brief account of the more significant events in the history of the County of Middlesex and of the growth of the Middlesex Mutual Assurance Company

MIDDLETOWN, CONNECTICUT

1936

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THE MIDDLESEX MUTUAL ASSURANCE COMPANY

MIDDLETOWN, CONNECTICUT

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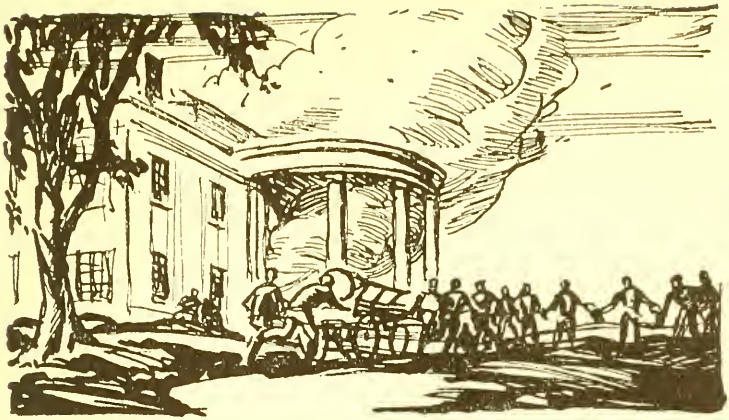

Foreword

THE MIDDLESEX MUTUAL ASSURANCE COMPANY was founded in Middletown in 1836 and for one hundred years has served faithfully and well, in its own sphere, its home, its county and state. It is fair to say that it has not been without honor among those who know its history. Small in its beginnings, for a full century it grew in ever increasing usefulness and strength.

Now, upon entering on its second hundred years of life, old Middlesex, but ever young, wishes to express appreciation for the wise devotion of those who guided it so well in the past, gratitude to its patrons and agents who aid it in the present, and faith in the future.

It was thought not unfitting to have this expression take the form of an historical sketch of the region where the Company was born one hundred years ago,

and where we trust it will remain and flourish in the years that are to come. This sketch shows the Colonial background of Middletown up to the time the Company was founded, and since that time is a concurrent history of the town and the Company until after the Civil War. The more recent history, being fresh in the minds of most of us, is largely omitted. This story is a simple one of constancy to the primal thought of mutual security and service, conceived by Middletown merchants a hundred years ago and carried on steadfastly by their successors.

It is our hope that the "Centennial" will prove of interest to many who know and love the home region of the Company here in the very heart of Connecticut, the sweet county of Middlesex.

Middletown, June 2, 1936.

N. E. Davis,
President.

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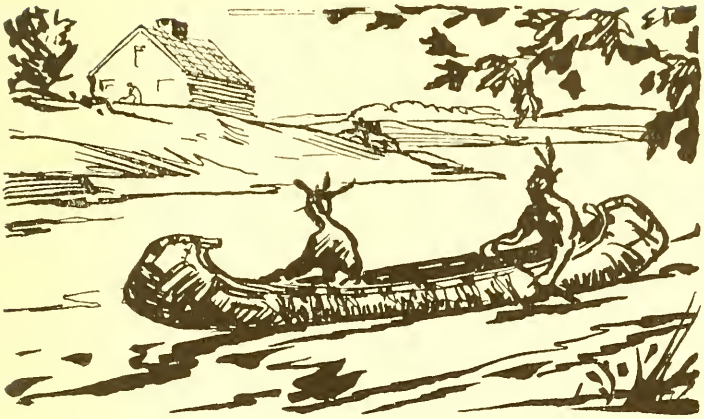


Chapter One

Before the Curtain rises

THE WORLD STILL TURNS TO CLASSIC GREECE for leadership in art, drama and philosophy. Students of the law and military tactics even yet learn lessons from ancient Rome. Those who hold democracy dear look to old England's constitutional development up to the early 17th century, and from that time on find democracy's finest fruition in the English colonies in Massachusetts and Connecticut. We are

not here concerned with "the glory that was Greece and the grandeur that was Rome" but rather to sketch the background for the political advance in democracy which paradoxically reached its peak in our own Connecticut River Valley.

Although our Anglo-Saxon forbears were familiar with representative government over a thousand years ago under King Alfred, when "esteemed men" were chosen as representatives to the County Court, it is quite generally conceded that the extension of the principles of free representative government over most of this continent is due to the early English settlers in America. Dissatisfied with their lot under the English crown and the lordly Bishops, the Puritans migrated, for the most part, in church congregations led by their pastors to New England where they hoped to set up church and state on a pattern of their own. But differences of opinion soon arose. Shortly after the first few groups had "set up housekeeping" in the new land, conflicts of opinion began to arise chiefly on questions of organization and government rather than doctrine. In fact the first step in founding a church in Massachusetts was accompanied by a bitter dispute, which resulted in a forced "return voyage" to England by a number of the malcontents. The Puritans, however, brought with them, in addition to their different notions of law and government, their English custom of handling local affairs in primary assembly, a primitive type of the later New England town meeting. Desiring to build a commonwealth on the pattern of that of the children of Israel under the Judges, the autocratic magistrates of Eastern Massachusetts restricted the privileges of voting and holding public office to those whom they

considered sanctified—members of the Congregational churches qualified to take part in the common service.

Because of the high-handed rule of the early leaders in Boston and Dorchester, the dissatisfied grew in numbers and divided into groups of a kind. Then these groups set off through the wilderness to found each their own little commonwealth. Thus New Hampshire came to be settled by Puritan refugees under the leadership of John Wheelwright; the Providence plantation by Roger Williams and his followers and Rhode Island by the banished Anne Hutchinson and her friends.

Reverend Thomas Hooker, often called "the father of American Democracy," graduate of Emmanuel College, Cambridge, England, came to the Massachusetts Bay Colony in 1633, where many followers and friends had preceded him the year before. As pastor at the New Towne, now Cambridge, he soon made his influence felt and very shortly joined with Reverend Samuel Stone in opposition to the policy of the rulers of the Colony. Three years after his arrival the three congregations of Dorchester, Cambridge and Watertown migrated in a body to the western bank of the Connecticut River, or "long tidal stream," as it was called in the language of the Algonquin Indian. Here the new Dorchester became Windsor; the new Cambridge fell heir to the name Hartford after the Reverend Samuel Stone's English birthplace (spelled with an e but pronounced the same way) and Watertown took on the name of Wethersfield after the birthplace of one of its principal leaders, John Talcott. Along with this general exodus of dissenters there went another group from Roxbury, led by Wil-

liam Pynchon, who settled on the eastern bank of the Connecticut to found Springfield, Massachusetts.

These group migrations from the home colonies to the uncharted wilderness had very real influence on the entire course of American history; for, if the expansion of New England had been gradual like that of Virginia or Pennsylvania, the frontiers would have crept slowly back from the shores of Massachusetts Bay, opposing with a solid front the savage perils of the wilderness, and the outcome would have been one large state with its seat of government at Boston.

The desire for freedom, however, which burned so furiously in the breasts of the members of each congregation, led them to risk their lives for their political ideals and individual opinions rather than submit to the arbitrary authority of the "Brethren" (early Massachusetts leaders of the Puritans). The exodus to the Connecticut Valley was the first thrust for freedom, to be followed for over two hundred years by other adventurous and independent groups until there were no more wests to conquer and over three million square miles of territory had been settled.

For two years after the migration to the Connecticut Valley, although unquestionably beyond the jurisdiction of Massachusetts insofar as grants from the crown were concerned, supervision was still exercised over the three new settlements by persons claiming a commission from Boston. Then in February 1639 the men of the three river towns started the long list of "firsts" for which Connecticut has since become known, by drawing up a written constitution and thereby creating the state of Connecticut—the first instance known to history in which a commonwealth was thus created.

Middletown's Main Street

Unlike the Magna Charta, or medieval town charters in England, or the early colonial charters, which were always in form a grant of privileges from an overlord to a vassal, the eleven articles in the "Fundamental Orders of Connecticut" made no mention of the British sovereign or of any other overlords. This constitution was purely a contract drawn by and for men of the three river towns—Windsor, Wethersfield and Hartford—under which all agreed to conduct their public affairs. Unlike the subsequent Declaration of Independence, it contained no high sounding phrases about liberty and equality; it took them for granted and proceeded at once to the business of defining duties and limitations of state and local government. Thus American Democracy was born in the Connecticut valley eleven years before the flood tide of emigration from England and from New England overflowed onto the fertile banks of the Connecticut north of the rift in the Chatham hills, first known as the "Mattabessett" (in the Algonquin tongue meaning "end of the carrying place" for canoes) now called Middletown.

* * *

Just as the first surge of migration into Connecticut at Windsor, Hartford and Wethersfield moved far afield from Boston and broke off all allegiance, so did subsequent settlements of independent Puritan spirits from these towns seize the more tillable and defensible open space in Central and Southern Connecticut. Individualists in each new Puritan settlement, seeking a still greater freedom moved on to new territory which they could control. But this individualistic tendency of the Puritans served posterity well by speeding the

colonization process and spreading the tenets of local self-government, still believed by many as necessary to a strong national union of states.

The western movement into Connecticut brought contact with the resident Indians. Interests of settlers and natives clashed and war resulted. So relentless were these wars against the red men that the fiercest tribe and ringleader—the Pequots—were almost annihilated, before the white settlers had peaceful opportunity to colonize, during the next four decades, the coast from Point Judith to the East River.

The Puritan founders of New Haven, Milford, Branford, Guilford and Stamford, whose ideas were just as autocratic as those of Winthrop and Cotton, first established little, self-governing republics each independent of the others. Soon, however, they formed a federation, the New Haven colony, after the example of the three river towns which created the colony of Connecticut. Despite the desire of each new little community to maintain its own individual entity, the necessity for prompt and concerted protection against the Dutch, the French and the Indians made some form of consolidation necessary. Thus came into being, in 1643, the New England Confederation, which included the four colonies of Connecticut, New Haven, Massachusetts and Plymouth. The New England Confederation was of inestimable value as a field of study of the workings of democracy by those who a century later sought to form a national federation.

The Colony of Connecticut quickly reached out to lay claim to several desirable locations on Long Island Sound. Roger Ludlow, of Windsor, led the first group of settlers west along the Sound to found Fairfield,

(No. 6)

THIS POLICY WITNESSETH,

That Whereas, John L. Smith & Susan Smith

of Middletown in the County of Middlesex and State of Connecticut, he & she become members of the **MIDDLESEX MUTUAL ASSURANCE COMPANY**, and bound and obliged themselves their heirs, executors and administrators to pay all such losses of their property as may be assessed by the directors thereof, pursuant to the Act incorporating said Company hereunto annexed, and also secured to said Company the sum of Seventy dollars, being the amount of the premium for insuring the sum of Eighteen Hundred dollars unto the said John L. & Susan Smith heirs, executors, administrators and assigns, upon the following described buildings, viz.—

One Wood Dwelling House, two stories high, situated on the North side of Court Street, in the City of Middletown

reference being had to the application of the said John L. & Susan No. 6 on file in the office of said Company, for a more particular description, and as forming a part of this policy, during the term of **FIVE YEARS**, commencing at noon, on the twenty seventh day of June eighteen hundred and thirty six and ending at noon on the twenty seventh day of June eighteen hundred and forty one

NOW, Be it known, That We, the members of said Company, for and in consideration of the premises, do hereby certify that the said John L. Smith & Susan Smith be & are become, and by these presents are insured in and by said Company, upon the building aforesaid and as above specified, in the sum of Eighteen Hundred dollars. And we do hereby promise, according to the provisions of said act, to pay unto the said insured their executors, administrators or assigns all such losses or damage, not exceeding in the whole the sum insured as above specified as shall happen by, or by means of fire to said building during the time this policy shall remain in force. The said losses or damage to be estimated according to the true and actual value of said building at the time the same shall happen, and to be paid within three months after notice shall be given by the insured, according to the provisions of said act. Provided, that if this policy shall be assigned, or any other insurance upon any or all the above named buildings shall exist, during the continance of this policy, without the consent of this Company under the hand of the Secretary, in either case, this policy shall be void and of no effect; and provided also, that if such other insurance shall exist with consent of this Company as aforesaid, and a loss shall happen; this Company shall be holden to pay only its just proportion of such loss, according to the whole amount insured on such building or buildings.

IN WITNESS WHEREOF, the President of said Company has signed this Policy, and the Secretary thereof has countersigned the same, at Middletown, this twenty seventh day of June one thousand eight hundred and thirty six

Sum insured $ 1800 at 6 per cent.
Premium Note $ 90
6¾ per cent. paid in cash, $ 6
Policy, ... 75
$ 6.75

President.

Secretary.

THE SIXTH POLICY WAS ON THE HOME OF JOHN L. SMITH

while another group settled at Stratford, at the mouth of the Housatonic river, thus separating Stamford from its sister towns in New Haven colony. To strengthen still further its outlets to the sea, Connecticut colony bought Saybrook in 1644, from Lord Saye and his friends. A colony was planted at the mouth of the Pequot river (later changed to Thames) by John Winthrop, Jr., the name of the settlement being changed to New London. Connecticut colony had now seized the mouths of three great rivers, and by its conquest of the Pequots, laid claim to all lands from which that domineering tribe had exacted tribute.

With the "keys to empire" in her hands, Connecticut Colony now began looking to her internal development, starting with the founding of Farmington in 1645. Then in 1646, the General Court took notice of the fertile cleared space just north of the Wodunk, or great bend in the Connecticut river, at the narrow cut in the Chatham hills, but colonization at Mattabessett (Middletown) did not begin until about 1650, although a few years prior a Wethersfield committee, headed by one Phelps, had arranged to plant a colony there. The committee reported sufficient land on both sides of the river to support fifteen families, where now there are over 5,000 families.

To the white man's credit, land upon which the first settlement was made, in 1650, on both sides of the Little river, north of the present city of Middletown, was bought from Sowheag, the great Sachem or ruler of the Sequins. This and other land purchases from the Indians were not quite the mockeries they have been pictured by some historians and which they may now seem to us; they were bona fide sales usually recorded

by a deed upon which the Indians affixed their signatures, and for which they received what they greatly desired—glass beads and rum, steel hatchets and grindstones and occasionally muskets and ammunition. By the order of the General Court, in 1651, Mattabessett became a town and selected a constable. In 1652, the town was represented in the General Court, and in the following year its name was changed to Middletown, according to its location about midway on the river between the upper towns and Saybrook Fort. It was one of the earliest instances in America where a new and descriptive name was used instead of one taken either from a beloved spot in the mother country or from the Bible.

Middletown is fairly surrounded by running waters —streams that flow swiftly brimming over their banks in the spring and after heavy summer rains but which become tiny rivulets in prolonged spells of drought. Coming out of the hills from the northwest and southwest these streams gradually expand as one after another unite before flowing through the lower southwest and northwest sections of the present city to join the Connecticut. To the Indians these spring-fed brooks meant valuable fishing grounds, many of which they reserved when selling lands to the early settlers. Then, moisture, landlocked by the heavy vegetation, fed the brooks more evenly than today's cleared acres parched by wind and sun. To the early Connecticut settlers even many small streams provided power to turn water wheels, and create a power to run their woolen and grist mills and other primitive machinery.

When the first peaked hats of the Puritans approached the mouth of the Sebethe river, Sowheag

1836, Policy No. 6—1936 Policy No. 234,719. House on left

and his warriors had their headquarters atop of Indian Hill (still retains name) where signal fires could call aid from nearby red neighbors, living near the "Great River," as the Connecticut was then called. Although the original extent of the territory purchased from Sowheag cannot be definitely stated, ten years after the original settlement it stretched about five miles southward from the Sebethe river, northward as far as Rocky Hill, westward from the Connecticut river nearly ten miles and eastward more than six miles, the latter expanse including the present areas of Portland and Chatham.

The center of the original settlement was between Spring Street and the old graveyard where, in 1652, was built the first meeting house, a crude wooden structure 20 feet square and only 10 feet high. There, until 1680, the rock-ribbed Puritans came on Sunday through snow, rain, mud or biting sub-zero weather to listen to the minister reach a climax some time during the second hour. There they also conducted, during the week, their more important town meetings. Outgrowing the first, a second meeting house was erected on the east side of Main Street opposite Liberty Street. Around this was congregated the majority of the so-called Lower Houses. Above the Sebethe river for about two miles toward Hartford, and separated from the lower settlement by marsh meadow, was the village, originally known as the Upper Houses (now Cromwell). By 1703 the population of the Upper Houses was sufficient to become a separate parish and to have its own meeting house. This was the beginning of a separation, which nearly 150 years later, in 1851, resulted in the incorporation of Cromwell.

The migration to Middletown was slow for many years, as in 1654 there were only 30 families and 52 by 1670. During this early period what is now macadamized road near the river was a forest, notched here and there by a staked plantation in a clearing where smoke issued from a log cabin. Plantations were staked only after due deliberation. For instance, at a town meeting held on March 15, 1652, William Cornwell was given land "to equal William Markham's division of meadow or other swamp ground lying on the east side of Pacoset Creek right against John Martin's meadow, to go between the hillside and the creek to the 'Bog Meadow'." At a meeting held April 11, 1653 the town granted lands "to William & Nathaniel Harris —the upland against the upper end of the long meadow fence to William Harris' meadow—to be equally divided between them, and to have it in lieu of plain land on the west side of the great river, until others were suited for quantity and quality equal to their upland and meadow and swampland being the higher or rolling surface; meadow, the lower or level tracts, subjected at times to being overflowed; and the swamp, the lowest, at all times marshy."

In 1654 the meeting records mention the building of a highway, and of reimbursing Nathaniel Bawn "through whose lands the highway is wanted, shall be given new lands elsewhere owned by the town." Two years later mention is first made of a committee to measure (survey), bound and locate each man's third division, the third division being the first bounded. Previous to this meeting and appointment of a measuring committee the land boundaries rested mainly in the honor and integrity of the occupant. In 1657 it

was agreed at a meeting of townsmen that Thomas, the Indian, was to be permitted to be an inhabitant among them if they could agree on terms.

And so on are spread the quaint styled records of hundreds of the early civic meetings in Middletown, then struggling to expand against great odds. Formality was a total stranger then. Meetings were called in a neighborly house to house manner. Sometimes they were held under the friendly shade of a large oak or elm tree, but were more often, as time went on, in the meeting houses. No words were wasted in the minutes; "At a town meeting held . . . , voted . . . " tells the story of accomplishment.

Land on the east side of the town was divided into long and short lots, the long ones being narrow extending from the river front three miles back, while the short ones ran from the first highway, laid out in 1656, on the east side of the river about opposite the present city. Contrary to present practice, the highways were then bounded rather than being the boundaries themselves. In referring to them the custom was to say that a certain road "runs from Mr. Jones' land through Mr. Clark's and Mr. Brown's ending at Mr. Burr's". Money and adjustment of valuation of one man's land with another is never mentioned in the early record concerning exchanges of land. What little money came into the community was truly as much of an emigrant from Mother England as was the settler himself.

[II]

IFE MOVED SLOWLY on these virgin acres, with little to break the monotony of dawn to dusk labors in the fields and at the spinning wheel, except for Sunday and town meetings, occasional Indian attacks and hunting and fishing trips. By 1673 the first list was made, showing each man's estate in acres, roods and rods, varying from twenty-five to two hundred without mention of any other estimate except land. First mention of the large quarries on the east side of the river was made in 1715 when a committee was appointed to take care of the town quarry, making certain that the stone was not moved out to an amount which would bring injury to the town. In the same year the first mill—a grist mill—was erected on land laid out by a committee on the west side of the West river, and granted to John Bacon by the town.

The townsmen were apparently quite content to handle the writing duties of a town clerk until 1711 when Joseph Rockwell's name is mentioned as town clerk. Four years later Samuel Warner was elected surveyor, but upon refusing to work for less than five shillings per day, another election was held making James Wetmore surveyor at four shillings per day—a sapling shadow of today's long and bitter struggles over hours and wages. Some folks might call that "chiseling" on the part of the town fathers. Other town officers were also named in the early 1700's. By 1764 civic records had become more inclusive, and instead of mentioning the bare facts, they began to set forth many in-

Looking up Main Street in the 60's

teresting details such as petitions and memorials. An illuminating commentary on civic purchasing methods of the day is illustrated by a memorial as follows:

"The memorial of John Hurlbut to the town or selectmen of the town of Middletown: Gentlemen— By the desire of Deacon William Rockwell, I purchased and let him have, two books for records for the town of Middletown, and looked for the pay from him, but the town, he says, did not allow him for them, and says that I must look to the town. I therefor pray the town to consider the thing and grant me the pay for them, which cost me nine pounds ten shillings, paid in rye at seven shillings and six pence per bushel. Pray that your memorialist may be heard and you'll oblige yours to serve John Hurlbut."

Another town statute permitted swine to run at large from the 10th of May until June 10 and from August 10 to September 10, provided that they were well "wringed in the nose." A third vote, illustrative of the 18th century town government "at work," was the one carried on January 20, 1766 as follows: "That there shall be paid one shilling and six pence out of the public treasury for every fox that shall be killed in the town bounds of Middletown by any of the inhabitants of this town this year, and on making it evident to the town treasurer that they were taken, catched, and killed in the town, and producing the skin with the nose on, which he is to cut off and pay said sum to the owner."

"Down to the Sea in Ships" was dramatized in Middletown with greater frequency and volume as the years lengthened during the eighteenth century. The music of the adze and hammer chorused louder and

louder as the fame of Middletown's shipbuilders spread. And by 1776, 17 out of 50 residents of Main Street were identified with the sea in one way or another, either as merchants, ship-owners, shippers or rope-makers; and of the total male residents it is safe to say that at least one-third were dependent upon some branch of shipping for their livelihood. Trading was first done with the river and coastal ports, but later a prosperous business was built up with the West Indies, exchanging principally all types of agricultural products, lumber and rum for molasses and other native products. It was the happy combination of agriculture and Yankee flair for trading that brought wealth, education and refinement to Middletown and to other Middlesex County towns on the Connecticut river, as well as many coastal towns, during the 18th century and during the early part of the 19th.

* * *

Land around Middletown, stretching an average of 25 miles north and south and 14 miles east and west, or nearly 250,000 acres, gradually but constantly was taken up and cleared by hardy pioneers so that by 1785 there were six towns in this strip which were incorporated as Middlesex County. These were Middletown, incorporated in 1784, Chatham, Haddam and East Haddam, all formerly parts of Hartford County; and Saybrook and Killingly taken from New Haven County.

In this predominantly agricultural country highlighted by village store gossip and port trade, families of six or eight or more toiled from "dawn to dusk" to "get ahead" with crude hand tools on tracts of land averaging 70 acres. To make the tillable portion of their

farms (about 10 per cent) yield its maximum, crop rotation, and the extensive use of manure, seaweed and fish, were generally practiced during the 18th century. At night the toilers rested in houses ranging from the small two-room variety of the poorer class to the multiple room rambling dwellings of the middle class and well-to-do farmers. Gambrel roofs—so named because of their similarity to the hind leg of a horse—were the symbols of successful farming.

But success in terms of wealth was only relative, since no one had much idea of his net worth due to the frequent fluctuations in the value of specie as well as the various types of currency. Social life for the poor and middle classes in the 18th and early 19th century period, differing little from earlier colonizing days, revolved around the white meeting house churches with an occasional barn raising party to brighten the routine.

Later, with the gradual increase in wealth of a comparatively few leading families, enriched largely by their maritime and early manufacturing activities, the Washington Hotel was built. The social life of the town pivoted around this hotel, where cotillions and receptions were held. One of the most elaborate receptions ever held at the Washington Hotel was in honor of General Lafayette on his journey through New England in 1825. The prestige of this small group was further evidenced by the spaciousness of their homes and an amazing variety of furniture and bric-a-brac, which included many curios brought back from the West Indies. But rich or poor, all traveled on the very poor roads, which in most instances extended only from a farm to a boat landing.

As the Connecticut River satisfied the needs of com-

merce, the building of good roads long lay dormant, until at last the inland towns insisted on better means of communication than the mere trails existing, and so in time came the coach roads and then later the canals and railroads. Even as late as 1814 there were only 246 carriages in Middletown and 549 in the entire county—this despite the fact that Middletown's population of 5037 in 1776 was larger than that of either Hartford or New Haven, ranking it with the most important towns in the entire country, when only Philadelphia, New York and Boston could count more than 15,000 inhabitants. This prestige of population, of wealth and urbanity of manner developed largely by foreign trade and the educational advantages of nearby Yale University remained until about 1800, when both Hartford and New Haven surpassed her in population.

* * *

Scarcely a single activity in which men engaged within the bounds of early New England escaped Middlesex County, particularly Middletown, its focal point.

Negro slaves first made their appearance as early as 1661 when shipowners, chiefly from New London and Middletown, found it profitable to bring in small numbers from Africa and the Barbadoes as part of their exchange for grain, barrel staves and lumber for rum and molasses. But few persons held more than two slaves until the middle of the 18th century, and by 1784 further importation was prohibited. In 1680 there were only 30 slaves in all Connecticut. Their increase reached a climax in 1774 when there were 6562, or one slave for each 29 white inhabitants. From climax to complete

Civil War Days

extinction encompassed only 74 years, ending in 1848, when slavery was forbidden by the Legislature.

During the slavery period, which began first with the sale of Indian captives after the Pequot War, with more Indians added at the close of King Philip's War in 1675, most Connecticut masters treated their slaves kindly, permitting them to occupy a corner of the church gallery on Sundays. Although they had no legal control over their slaves, their claims were almost always respected. The Indian slaves were generally an indolent lot, described by President Dwight of Yale as having "too little enterprise to steal anything of importance." This laziness served them well, for they were rapidly released until the last Indian slaves were freed in the 1690's.

Connecticut may look with pride upon its slavery record. For 50 years before the rise of the Abolitionists both masters and the Legislature were cooperating effectively toward its curtailment and final abolishment. In fact there were but 25 slaves recorded in the state when the Abolitionists, about 1830, began their energetic campaign to end negro bondage. The highest number of negro slaves recorded in Middlesex County was 208 in 1790, declining to 1 by 1840—a record to which every son of Middlesex may point with justifiable pride.

Middletown has excelled in war as well as in peace, sacrificing of her brave sons in all wars since the destruction of the Pequots in 1636. Outstanding service was rendered in the Revolutionary War by Captain Return Jonathan Meigs who marched his fully equipped company to Boston as soon as word was received of the Battle of Lexington. In the next month (May 1775) Samuel Holden Parsons and a number of others aided

materially in the capture of Fort Ticonderoga. In the War of 1812 Middletown gave another famous son, Commodore McDonough, whose heroism on Lake Champlain has continued through the years to reflect honor upon the city. Of the part played in later wars, more in a later chapter.

In commerce, Middletown excelled all Connecticut river towns and ranked high with all other port cities. Here was established in 1795 a custom-house office which collected all customs from the districts embracing the counties of Hartford and Middlesex. It was made the sole port of entry for all Connecticut river towns in 1799, these towns and landing places being ports of delivery only. Its water borne commerce continued to flourish until Jefferson's Embargo of 1807 and the War of 1812 brought it practically to a standstill. It revived to some extent after this war, but by the middle of the 19th century went the way of all Connecticut commerce to the East River, Port of New York.

[III]

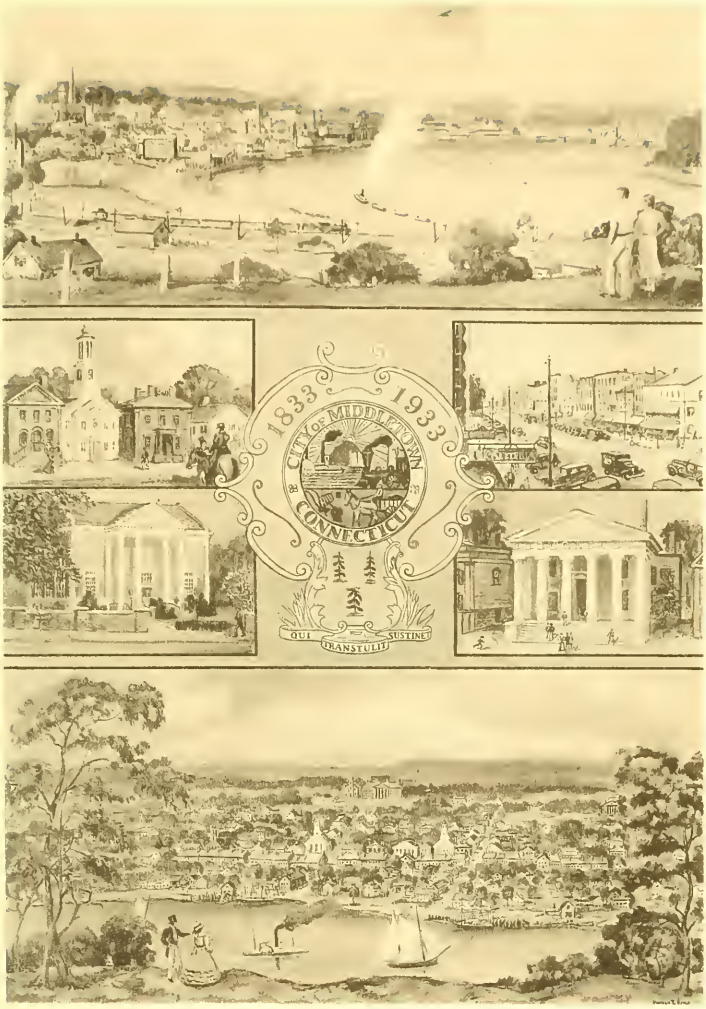
THE DECLINE OF COMMERCE abruptly halted the growth of Middletown after the War of 1812, while other cities which had previously turned to manufactures over commerce were expanding their industries by attracting young men from neighboring rural areas. Middletown had developed almost no manufacturing outside of shipbuilding and the making of muskets and swords in a crude hand fashion prior to 1810. In that year the first

woolen mill was started by the Middletown Manufacturing Company, and is believed to be the first manufactory to use steam for power. Later, but prior to 1836, were started Watkinson's woolen factory, Phoenix Mills for grinding dyewoods, Nathaniel Starr's Sword Works, Simeon North's pistol factory, in 1823 the Sanseer Manufacturing Company, (now a part of the Russell Manufacturing Company), Allison Brothers soap manufacturers in 1826, W. & B. Douglas (in 1832, now a part of the Union Manufacturing Company, New Britain) and the Russell Manufacturing Company in 1834. During the War of 1812, Middletown was one of the chief sources from which the government secured its supply of powder, rifles, muskets and pistols.

When the business leaders of Middletown saw commerce slipping away, they made haste to develop manufacturing, and made a good start, but other towns beginning earlier in this development had surpassed it. Viewing with concern the rapid growth of nearby industrial centers, the discussion started in earnest on the construction of railroads as a means of recouping its loss in maritime trade. At a special town meeting October 31, 1835, William S. Camp, a Middletown merchant (later president of the Middlesex Mutual Assurance Company) was appointed "agent for the President and Engineer of the Hartford and New Haven Railroad Company with instructions to see the several proprietors of land on the proposed railroad route and to procure from them, on the best terms for said company release deeds of such lands as may be wanted by said Rail Road". More about rail developments will appear in a later chapter.

From 1802 the turnpike companies had been active building toll roads and before 1836 had offered so much competition to river traffic that little or no profit was made by the Union Company—a concern organized in 1800, to improve navigation from Hartford to Saybrook and which by 1806 had completed a six-foot channel from Hartford to Middletown. Prior to 1818 most river vessels were under sail, but after that a number used steam, and by 1825 six steamboat companies were each operating a small number of boats by steam.

In the banking field, Middletown early took high rank, having two well managed banking institutions of the sixteen which had been established in the state prior to 1834—Middletown National Bank (organized 1801) and the Middletown Savings Bank (organized in 1825). The Hartford National Bank and Trust Company, New Haven National Bank and Union Trust Company (New London), all starting in 1792, were the only banks chartered earlier than the Middletown National Bank. Other banks established in Connecticut prior to 1834 which are still active in business include: Phoenix State Bank and Trust Company (1814), Society for Savings (1819), and Connecticut River Banking Company, all of Hartford; Windham County National Bank (1822), Danielson; Norwich Savings Society (1824), Norwich; Merchants Bank & Trust Company (1824), Norwalk; Danbury National Bank (1824), Danbury; Thames Bank & Trust Company (1825), Norwich; Savings Bank of New London; and the Windham National Bank (1832) at Willimantic.



THIS MURAL ON THE WALLS OF THE COMPANY SHOWS MIDDLETOWN OLD AND NEW

Before the organization of these banks, banking was carried on by the wealthier merchants or other prominent men who accepted deposits, made loans and shipped local goods to the West Indies and Southern States. When the goods, or the articles brought back in exchange for them were sold, these merchant bankers received enough to give them a sizeable profit for the risks assumed.

From the very earliest days Middletown has ranked high in education. Freedom in a new land of boundless resources soon bred a desire for more than the three R's for the masses, with the languages reserved to the clergy and the other learned professions. Just as the earliest settlement at Mattabesec was quick to provide instruction in the fundamentals of Reading, Writing and Arithmetic, Middletown was early in the establishment of the new type of public educational institution keyed to a new social environment—the High School, established in 1840 through the diligent efforts of Dr. Charles Woodward and Hon. Samuel D. Hubbard, members of the board of education.

As early as 1825, citizens of Middletown gave Captain Alden Partridge two buildings (known later as North and South College of Wesleyan University) into which was moved from Norwich, Vermont, the American Literary, Scientific and Military Academy, founded six years earlier by this former mathematics teacher and superintendent of West Point Military Academy. Unable to secure from the Connecticut Legislature a charter authorizing the granting of Academic Degrees, the school was removed to Norwich, Vermont, but within the next two years the Methodist churches

of the northeastern states started a college in the same building called "Wesleyan", named after John Wesley the great founder of Methodism, and "University" because of the original ideas of its founders eventually to establish around the first nucleus a group of professional schools. This purpose has not been carried out as the college authorities are still well content to improve its work each year, until today in those courses in literature, science, philosophy and the arts which make for general culture, it admittedly has no superior in all the land in the group known as the "small colleges."

In addition to Wesleyan there were prior to 1840 several private schools established, notably one organized by Isaac Webb, a former tutor of Yale College, in the beautiful Colonial building known for years as Webb Hall of Wesleyan University, but unfortunately destroyed by fire some years ago. Among the pupils in this school was Rutherford B. Hayes, one-time President of the United States. In another private school taught by the Reverend Enoch Huntington, fourth pastor of the First Church, President Dwight of Yale College received excellent training. In 1835, the Middletown Institute was launched, being in charge of Dr. Daniel H. Chase, the first graduate of Wesleyan University. Yale College, though not started in Middletown was founded in Saybrook in 1701, which became part of Middlesex County when incorporated in 1785, and from it portals issued forth many men prominent in the educational, professional and industrial life of Middletown, the county of Middlesex, the state and nation.

Middletown has also been prominent in religious matters from the very earliest settlement when meet-

ings were held under an old elm which once stood at the entrance of the old graveyard. One of the first votes in town meeting was to build a house of worship, which was completed in 1652 in the form of a crude log cabin 20 feet square by 10 feet high surrounded by palisades as a protection against attacks by the ferocious Mohawk Indians, who lived on the present site of Glastonbury. Though afflicted to a degree by all of the controversies that swept over the religious life of the colony and state, Middletown was noted, perhaps more than any other town, for its freedom of thought in religious matters. Thus Middletown, by a secession from the First Church, became the first home of the Separatists or Strict Congregational movement, more or less general throughout the eastern part of the state in the first half of the 18th century, which rejected all relations between church and state. After a split-off which formed the Baptist Church in 1795, the remaining members later ceased to be Separates or Strict Congregationalists and became the Second Congregational Church of Middletown, the first religious organization to introduce Sunday School and Y. P. S. C. E. into the religious life of the community.

The Baptist Church was organized by members of the Separate Church who believed that a religious organization should consist only of baptized believers such as the New Testament describes. Taking the Bible literally as their only guide for faith and practice of religion, they retained their separate principles while gradually absorbing the greater portion of that church.

The opposite doctrinal extreme of the religious life of Middletown was first represented by the Universalist Church, organized in 1829. Unlike most other

churches they bound themselves to no established creed or form but did agree to take the Scriptures of the Old and New Testament for their guide, and to look to their Heavenly Father for instruction, protection and support.

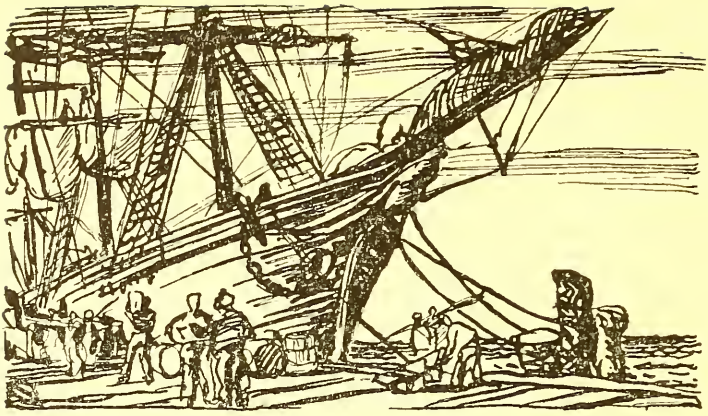
Roman Catholics, Swedish Congregationalists, German Lutherans and United Presbyterians also established churches in Middletown after 1836, all but the United Presbyterians still worshipping in their own churches to the present day.

The first of Methodism heard in Middletown was preached by Rev. Jesse Lee, December 7, 1789. Two years later a society was organized which remained part of a circuit until 1816 when it became a "station" or a permanently established church with regular pastors.

The first stockaded church in Middletown became the scene of the organization of the First Church of Christ, sixteen years after it was built, or in 1668. The Second Church of Christ was established by the Episcopalians in 1740 and completed its first edifice in 1755. On August 2, 1765, the first American Bishop, Right Reverend Samuel Seabury first met the clergy in this Church after returning from his ordination, and it was here also that he held his first ordination of deacons.

In a brief way, the background of Middletown and Middlesex County has been sketched as it was prior to 1836 except as to actual physical description. Streets were narrow, dark at night—muddy in the spring and dusty in the summer. Ox carts, men and women in carriages, on horseback and on foot, moved about slowly on the streets to do their tradin', stopping now and then for a bit of gossip and again in a tavern for a nip of spirits. The hitching rail held the vehicle of locomo-

tion instead of the emergency brake. Controversy was heated on the railroad question, occasionally drifting to slavery. No longer was it necessary for men to be on guard to watch the stealthy Indian. A new country was in the making; whole families were venturing westward to the Western Reserve, and beyond, seeking adventure and still greater opportunity. But those who remained, held by family ties and their trade or business, as well as by their homes and the rare beauty of the ever-changing Middlesex panorama were bending their energies toward the development of manufacturing, the expansion of trade, accumulation of capital and the further development of both the physical assets and social sides of community life. With more to lose each year, fire began to be looked upon as one of the most sinister enemies, which could wipe out the capital of a lifetime within a few hours. A few business men of vision were seriously considering this problem and were soon to reach a solution.



Chapter Two

Protecting Capital

THE MOTIVATING FORCE behind nine tenths of man's activities is the twin desire—to have and to hold. Acquisitiveness is everywhere accepted as a fundamental human trait, exemplified as eloquently by the child who saves his pennies or seeks to acquire a larger or more valuable supply of marbles or toys as by the man with a million who seeks to add another to his fortune. To have, to possess—the first motives that stirred the prehistoric savage to take the first awkward step in his evolution from a wild man to a civilized being.

To have is but half the story; to hold is of equal importance. Thus developed the law protecting private property, and thus arose centuries ago those first crude systems which were the seeds of the sheltering tree of property insurance which today are well-nigh universal throughout the civilized world. Thus insurance, although of comparatively recent origin, in the main, is so closely interwoven with our daily existence that few realize the romance of its conception and later development. It reaches back to the first banding together of families into tribes for mutual physical protection. Mutual insurance on property today is but an outgrowth of that aged idea of mutuality of interest. From tribes, this interest expanded into towns, cities, nations—and as a concomitant of it grew up physical protectors of those who labored—the soldiers, paid for by taxes levied on the people.

The birth of property insurance was many centuries ago. King Hammurabi of Babylon established a code of laws for protection against fire as far back as 2200 B. C., but actually little was done about it until 600 B. C. when the Assyrians recognized the necessity for some form of insurance. Then agreement was that the sufferer from fire should be indemnified by a fund for which every one in the community would subscribe after the fire. This plan, followed in medieval Europe, did not work fairly because while some were generous, as a rule most persons gave too little.

Before the Christian era the Chinese operated a plan of marine insurance, unique in its conception. Merchant boats traveled up the commercial highway of the Yangtze river which had numerous and dangerous rapids. A merchant risked bankruptcy in the event he

shipped, say, 100 packages of valuable cargo in a single boat. So there came into being the idea of assembling a large number of boats into which the merchant distributed his packages pro rata. Under this plan, if one or several boats went down shooting the dangerous rapids, the loss was such a small percentage of the whole that it could be reasonably borne.

That great race of traders—the Chaldeans—also devised a plan of property insurance, but one which was less effective than the Chinese plan—in fact was quite impractical. They entrusted to certain individuals their wares for shipment to foreign lands. In turn, these trustees of the goods bound themselves and their families for the safe delivery of the goods. In the event the individual carrier of the goods failed to make safe delivery, he was ruined and became virtually a slave to the owner of the goods until the debt was repaid. If he lost his life and the goods as well, or died before the full payment of a debt for lost goods, the burden of payment rested upon his family. After working this system for a number of years, the Chaldeans became thoroughly aware of its impracticability and in its stead adopted the mutuality of interest principle by binding themselves together under a system like that adopted in Lloyd's Coffee House in London, centuries later. But long before the English adopted the mutual idea, as still operated today by Lloyd's, the Indians (in India) practiced it more than 2000 years ago, as evidenced by such writings as "estimating the tax to be levied on the trader", and a well known charge in the transit of goods for securing the goods carried. Similar arrangements were also made in other early centers of civilization in Egypt, Greece and Rome.

Looking down Main Street in the 80's

However, except for a few isolated earlier cases in England, it is generally conceded that marine insurance was given its first real impetus at Lloyd's Coffee Shop in London, one of the many places mariners met between voyages to swap stories of their experiences, and drink Scotch Whiskey instead of coffee. Because the captains of the sailing vessels around 1680 were usually their owners, a guarantee of safe delivery by them meant little or nothing in the event they were lost with their ship in a storm or in a conflict with pirates. So in true British-Scotch practicality, a take-off of the Chinese plan was effected, wherein the risk was distributed instead of the goods. Always at Lloyd's, no less than ten persons shared the risk, which meant in practical example that on a $10,000 risk each would take $1,000 of the risk for a given premium payment. If the ship returned, a good profit was earned by each participant in the risk. If the boat was off schedule in returning to the home port, the insurers often hastened to unload their burden on others, even paying the new "gamblers" a substantial bonus premium beyond that which they originally received. If the boat finally returned later, having been delayed by a storm or other reason, the new insurers gained a large stake. If not, the loss was heavy.

The length and character of the voyage were the two determinants of the premium to be paid the underwriters—a method, in principle, the same used today to determine premium on any property insurance, except that there now exist many valuable statistics to guide the companies in their determination of rates.

[II]

HEN DISSATISFACTION with "things as they were" drove the Puritans out of England to seek opportunity and peace of mind in a new England, they brought with them many of the customs and practices of England. However, when the need for cargo insurance sprang up some fifty years after the first cultivation of the virgin soil, there were insufficient accumulations of capital by individuals to adopt the Lloyd system. Thus, if a Colonial shipper desired protection on a cargo from a London insurer, a delay of weeks was experienced. Otherwise shippers were forced to face the hazards of wind, waves and pirates either without insurance at all, or until the protection could be effected in London.

The inconvenience of this unsatisfactory method led a number of merchants of Philadelphia, who had some accumulation, to form their own company to underwrite policies of marine insurance, starting in 1749. Although this organization was, in essence, individual underwriting, the company was a partnership and all policies were written on the combined credit of all.

Three years after that, in 1752, after a long period when every home was forced to be a miniature fire company with its own supply of leather buckets for carrying water to quench fire, it was comparatively easy to organize the Philadelphia Contributorship for the "Insurance of Houses from Loss by fire". That company enjoys a triple distinction today. It was the first fire company to be formed on the American continent. It was founded under the inspiration and leadership of Benjamin Frank-

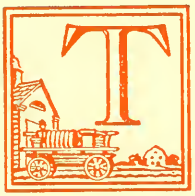
lin. It is still in existence today. Afraid of the lightning hazard of trees and the greater difficulties of fighting fires where trees were present, insurance was denied to all property owners who insisted on having trees in close proximity with their houses.

This tree complex furnished the main reason for founding the second fire insurance company, in 1784, known as the Mutual Assurance for Insuring Houses from Loss by Fire. It was organized by a group of well-to-do citizens of Philadelphia who desired to have both "trees" and insurance, and was shortly afterward nicknamed "The Green Tree" because of its firemark—a leaden tree posted on a wooden shield—which identified all properties insured by the company. Because of the slightly higher rate charged by the Mutual Assurance Company for assuming the extra hazard presented by shade trees, this event is generally accepted as the origin (in America at least) of the present system of schedule rating, which today measures the relative hazards of construction, occupancy and exposure and gauges the premium accordingly.

Numerous other mutual companies began to spring up as well as stock companies, beginning with the organization of the first stock company—The Insurance Company of North America, founded in Philadelphia in 1792. With the exception of the mutual companies, already mentioned, and a trio of others to be referred to later, there have been comparatively few mutual or stock companies known beyond the narrow limits of a city or county that have withstood for a century the severe strains of the several great fire catastrophes or the urge to merge their identity with other organizations. The Mutual Association Society of Virginia,

founded in 1794, is one of the strong companies to withstand the earlier "guessing" period in insurance underwriting. The Hartford County Mutual, founded in 1831, is another.

[III]



HE SPIRIT OF INDEPENDENCE and self-reliance so characteristic of Middletown through the struggling days of settlement, the subsequent upbuilding of its enviable commercial shipping center, and the inauguration of manufacturing and banking, prompted the organization of its own fire insurance company—The Middlesex Mutual Assurance Company. Its charter was granted by the General Assembly, at New Haven, then one of the two capitals of the state, at 2 P. M., June 2, 1836, in response to a petition signed by Noah A. Phelps, Richard Hubbard, Henry Carrington and Charles Woodward. At the first meeting, held June 13, 1836, at the courthouse, officers were elected as follows: Richard Hubbard, president; John L. Smith, secretary and treasurer.

The enterprise was given its first impetus with the writing of policies Nos. 1 to 14 inclusive on the properties of the officers and directors who met for the first time, and thereafter for some years, in the rear of John L. Smith's jewelry store opposite the Middletown City Hall (afterwards occupied by Neville's Candy Shop, "Pop" Sheridan's Lunch and the Handy Lunch. It is now number 266 Main Street and owned by Mary E.

John L. Smith

Atkins Estate). Besides calling for a premium, these policies carried with them a 6% demand note from the insured, and in addition a charge of 75 cents was levied on each policy to provide a salary for the secretary. The Middlesex Mutual then offered fire protection on houses, churches and school-houses and their contents, and to this day offers protection to the same class of risks as well as urban property.

So grave were the risks involved in the early underwriting days of the company that the directors met every day to consider carefully each new application before authorizing the issuance of a policy. Little wonder that so much painstaking effort was given over to the consideration of new insurance risks when one considers the wholly inadequate and undependable fire-fighting methods and equipment of the period.

Although Middletown was more progressive than most towns in the state in the matter of fire prevention, methods and equipment, yet withal fires were exceedingly difficult, and more often well nigh impossible, to extinguish after they once gained headway in a wooden building. By an ordinance passed in 1799, Middletown had been divided into three wards, each consisting of a school district. It further required the fire wardens "to examine the state of the chimnies, fire places, hearths, stoves and receptacles for ashes in any and all houses or shops, within their respective wards not to endanger the buildings taking fire, and in all cases where the said (items) in the opinion of such warden is not sufficiently guarded, he is hereby authorized and directed to give such orders as he shall judge necessary". The penalty for refusing to obey the warden was specified as two dollars. The fire apparatus listed was—"Six ladders of

suitable length, six pike poles (two kept in each ward), two Fire Hooks, Chains and Ropes".

In 1803 an ordinance was passed requiring "Every resident or owner of a house, store or office to keep in constant readiness and repair one good Leather Bucket containing not less than two gallons . . . any person setting up a stove in a house without the examination and approbation of the fire warden's was to pay a fine of two dollars . . . Each warden must visit all dwellings in his ward at least once a year to see if they were provided with buckets and ladders . . . Each warden must appoint three respectable free-holders from his ward, each of whom on every alarm shall take with them one or more Bags or Sacks and take charge of all property necessary to be removed on account of Danger from such Fire . . . a tax of two cents on the dollar was voted for the purpose of purchasing a fire engine, six ladders, six pike poles and two fire hooks . . . and if any person whatever shall be found smoaking of segars in any highway in the city he shall forfeit and pay the sum of one dollar."

Thus enabled by the preceding regulations, Elijah Hubbard and Enoch Parsons proudly informed the General Assembly in 1803 that Middletown had provided "An engine and that a company was formed to take care of and work the same". James Casey received the appointment as first foreman of this company, which a few years later became known as Mattabesett Fire Company No. 1. In 1811 a second company was organized, later becoming known as Pacific Engine Company No. 2. (See photo of fire engine used by Mattabesett Fire Engine Company No. 1, page . This engine which took an active part in a fire fighting demonstra-

The Company's first home, The Jewelry Store of John L. Smith

tion during Middletown's celebration of the Connecticut Tercentenary last year is the property of the Middlesex Mutual Assurance Company being on display on the balcony above the entrance door of its home office.)

Fire fighting in Middletown was still in the "hand pumper, spike, ladder and bucket" stage when the Middlesex Mutual Assurance Company started to accept fire risks twenty-five years after Pacific Engine Company No. 2 was formed. Although the equipment, the morale and the skill of the firemen was on a par with that provided by larger towns and cities, yet in comparison with the motorized forced feed and chemical equipment of today, a fire insurance company of that day took far greater chances on paying "total losses" than our modern companies. Little wonder then that "passing on policy applications" was a daily occasion of "great moment" in the lives of the early directors of the Middlesex Mutual.

Even though times were bad and life moved slowly, "stretching out" meant more than yawning to those charged with the conduct of Middlesex Mutual affairs. Determined to expand business, the directors voted on July 15, 1836, to pay $9.30 to John L. Smith and William S. Camp for expenses of a trip to Haddam to promote the interests of the company. Unfortunately for the sake of the story teller's fancy, no record is available of that first business trip to Haddam. Doubtless it was a wearisome two-day jaunt behind "old Dobbin" punctuated by jolts and stops at an occasional tavern for refreshments, unless perchance Messrs. Camp and Smith had joined one of the temperance societies which started to flourish in Connecticut in 1829.

On July 23, 1836, Harvey Treadway of Middletown was appointed as the company's first agent. He was supposed to review premises of all applicants for insurance and secure appraisal by some indifferent person in the neighborhood. He was also authorized to take cash and give receipts for premium payments.

Between this first promotional effort in 1836 and 1852, when it was voted to find a suitable business office and furnish it, the company became well launched on a successful career of fire underwriting. It held its first annual meeting in the courthouse, June 25, 1837, when it re-elected its president, secretary and treasurer and elected eighteen directors. Nine of these directors were from Middletown and one each from Durham, Haddam, Chester, Deep River, Essex, Saybrook, Killingworth, East Hampton and East Haddam.

A few years prior to the organization of the Connecticut Temperance Society with its branches in almost every town, Middletown was producing annually 600 hogsheads of rum. So heavy was the drinking in one Middlesex County town that five gallons per person was consumed. In 1827 there were 1400 retailers of liquors in the state, or one person in 25 engaged in furnishing the others with intoxicants. Gradually there grew up a resentment toward excessive drinking, which resulted in the organization of 130 temperance societies during the twelve-month period between 1829 and 1830, a rapid decline in liquor importations and a drop of nearly $1000 in the state receipts for liquor licenses.

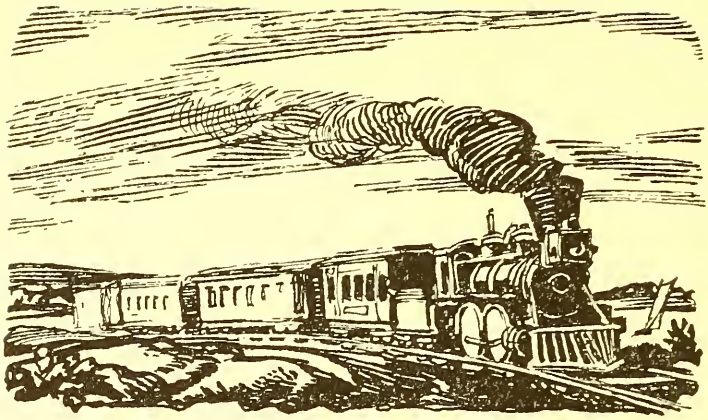
Despite heavy drinking, the great financial strain of the depression of 1837, which wrecked many long established businesses, the Middlesex Mutual continued its conservative growth, paid its first fire loss of $250.,

Our second home was in the basement of the Universalist Church

October 16, to Seth P. Burr for the destruction of his barn and added another agent—Gardner Morse of New Haven—to its field force. Mr. Morse's contract called for the payment of a commission of 37½ cents for every risk given to the company. By 1842 when the westward trek of the romantic caravans was on in earnest, the Middlesex Mutual broke into print with its first advertisement in a Middletown newspaper. Two years later saw the beginning of its investment program which started with the purchase February 27, 1844 of 48 shares of Middletown National Bank stock at $84.50 per share.

At a directors' meeting in 1853 came the decision that the company, launched so inauspiciously 17 years before, had outgrown its swaddling clothes and makeshift office and that a suitable headquarters office should be secured and adequately furnished. By 1853 when the first headquarters office was established in the basement of the Universalist Church the directors voted to pay themselves the princely sum of $150 annually to be divided among those who attended the meetings, held every day at 4 P. M. except Sunday and those days when there was no business to transact.

Thus from the planting under the roof of John L. Smith, the jeweler, the insurance "seedling" had grown in 17 years to a strong sapling, well rooted and growing as a useful service unit, making an ever-increasing contribution to the safety of property investment in Middletown, and throughout Middlesex and New Haven Counties.



Chapter Three

The Railroad and Civil War Period

FERRY BOATS AFFORDED the only means of crossing the Connecticut at Middletown up until the railroad era which followed that of the stage-coach and toll road (1802-1803).

Always enamored with its great natural highway—the Connecticut River—the citizens of Middletown attempted to "drown the thought" that railroads would supersede water as a means of transportation. The mirage of prosperity brought by water-borne commerce continued a delusion to Middletown leaders long after the West Indies trade had dwindled and neighbor-

ing towns had rapidly expanded their industries by attracting young men from rural areas and by inducing the Hartford and New Haven Rail Road Company to include their towns in the right of way. A tardy realization that Middletown must have a rail outlet if it was to expand manufacturing came too late to keep her in the running commercially with certain other cities which she had surpassed in business volume and population. She clung to third place in size until Norwich forged ahead in 1840. Gradually other cities which had put forth their utmost efforts to cultivate industries and had used their persuasive wiles with success on the railroad companies, stepped ahead until today Middletown ranks 17th as a population center in the state.

The realization that Middletown was being outdistanced by neighboring towns, largely because she lacked railroad facilities, steeled the efforts of the city's leaders to secure a rail outlet which could offer the equal in service given to neighboring towns then located on the main line of the Hartford and New Haven. The result was the granting of a charter by the Legislature in 1846 to the New York and Boston Rail Road Company for building a line from New Haven to Windham with authority to build a drawbridge at Middletown. This charter stirred up hostility at Hartford and brought rejoicing in Middletown. The elation and enthusiasm thus engendered in Middletown brought a town meeting vote January 25, 1847 to contribute $897,000 through the sale of stock towards the construction of the road. But Governor Toucey dampened the enthusiasm by vetoing the act, claiming that no bridge should be constructed at any point below the highest point of entry—his home town of Hartford.

Influential citizens and steamship companies backed up the Governor's action under the pretext that the construction of a bridge at Middletown would prevent vessels from going beyond that point. Legislators from the small towns, largely east of the river, entered the heated controversy on the side of Middletown and secured the approval of the charter over the Governor's veto. But the bridge clause was repealed again on the second attempt in 1848 after the company was organized and work started. Although the repeal checked the enterprise, hope for constructing the bridge was evidenced by seven renewals of the charter between 1848 and 1868 when the bridge clause was re-enacted over violent opposition. As if in contemplation of victory, the company was reorganized the previous year with David Lyman of Middlefield as president and O. V. Coffin (later Governor and president of the Middlesex Mutual Assurance Company) as treasurer.

Work on the road was started in June 1867 and pushed so vigorously that both passenger and freight trains were operated from New Haven to Middletown before August 1870 and the bridge completed December 17, 1872. Traffic to Willimantic opened August 12, 1873. Here at last was the beginning of a rose-colored era of rail transportation and commercial prosperity, thought the enthusiasts! But alas, the gloom spreaders of the promotion era were to have their day of "I told you so". Built over most difficult terrain which entailed high construction costs, the road cost $6,000,000 with Middletown's share of the expense reaching the $897,000 as permitted by the town meeting vote of January 25, 1847. Lack of profitable traffic to pay the interest on the bonds of this expensive venture led to the purchase

The Middlesex Mutual Building, our third home

of the first mortgage bonds in 1875. The bondholders organized a new company—Boston and New York Air Line Railroad Company the following year. It was leased later in 1882 for a 99 years term to the New York, New Haven and Hartford Railroad, remaining to torment the officials of that road as a money loser and both the officials and towns with large interest sums upon which there was no return.

The costly dream, still being paid for, since all service and revenue stopped in 1927, removed from the New Haven Road treasury $151,440 in 1933 as interest on the $3,777,000 outstanding New York and Boston Air Line First Mortgage Gold Bonds. Many towns are paying interest on the bonds they gave to the state for advancing gifts to the New Haven Road.

Another fancy dream of railroad prowess for Middletown was also blasted when the Connecticut Valley Railroad, completed in 1871 between Hartford and Saybrook, proved to be a "dud" as a revenue producer sufficient to pay interest charges on more than $2,250,000 worth of bonds, of which Middletown purchased $242,000. The road was first incorporated in May 1868 by a number of influential citizens, among whom were O. V. Coffin, Henry Hubbard, J. W. Hubbard and J. S. Walkley. Financial difficulties caused by the unexpected high cost of construction and the lack of a sufficient volume of traffic led to reorganization as the Hartford and Connecticut Valley Railroad Company on July 1, 1880, and later to the discontinuance of passenger service in 1933.

Throughout a part of this trying period of railroad promotion and sorry realization, Middletown and other towns in the county suffered an ordeal of taxation

which few towns in the state or elsewhere have been called upon to bear. The growth of established business was stifled. Newcomers sniffed the air and went elsewhere to start their enterprises. Ill-kept streets replaced traditional New England tidiness. But the health and vigor gained from earlier business conquests was too strong to yield permanently to the buffets of adverse fortune. Despite a slower growth than some of her neighboring cities as a manufacturing center, and a feeder railroad instead of a main line, Middletown enjoyed a gradual growth while retaining a certain homely domesticity and a quaint charm and culture, in short, a more satisfying "design for living" than experienced by the people of other cities which teemed with commercial activity. Professor John Fiske of Cambridge, Mass., in his memorable historical address on the occasion of the city's 250th anniversary in 1900, characterized the inherent qualities of Middletown thus:

"From the reefs of mere vulgarizing dollar-worship her prow has been steered clear. In the social life of the town some of the old-time charm, something of the courtliness and quiet refinement that marked the days of the spinning-wheels and knee buckles has always remained and is still to be found. Something very much indeed, has been due to institutions of learning, the university and divinity school; much also to the preservation of old traditions and mental habits through sundry strong personalities—the saving remnant of which the prophet speaks. In the very aspect of these broad, quiet streets, with their arching trees, their dignified and hospitable, sometimes quaint homesteads, one sees the sweet domesticity of old New England unimpaired. Nowhere is true worth of character more

justly valued or cordially welcomed with small regard to mere conventional standards; and this I believe to be one of the surest marks of high civilization:"

II

IDDLETOWN, LIKE MOST NEW ENGLAND towns, had experienced a conflict—a battle of words—over the slavery issue, for a generation prior to actual bloodshed in 1861. It had divided parties in Congress and in every state Legislature. It rent ecclesiastical affiliations asunder; split up families and friendships of long standing, and like an earthquake shook the whole superstructure of government. Although non-believers in slavery for themselves which they had long since dispensed with, numerous business men of Middletown and other northern towns and cities preferred to permit the Southern plantationers to own slaves rather than hazard a war which would mean certain loss of their Southern business—ruin and poverty for many. The feeling ran higher and higher and words became more bitter as the zero hour for actual conflict approached. Then the issue became more luminous. The government stood for a united nation—freedom. The flag stood for the government. When the force of these simple facts was weighed against the lack of freedom in a nation half-slave and half-free, the people of Middletown united wholeheartedly to support the government and uphold the flag. Those were stirring days. From the files of an old newspaper of April 24, 1861, the exciting news of the day read:

"The red, white, and blue; these are the prevailing colors everywhere. In the store windows goods are arranged to display the national flag. Red, white and blue cockades are worn about the streets. The ladies display the colors in their dresses. They have been busy for the last two or three days making up uniforms for the volunteers, in preparing bandages, lint and other things necessary. A. M. Colegrove has given the whole stock of his underclothing in his store for the use of the volunteers from this city."

On the previous evening of April 20, a great mass meeting was held in McDonough Hall. Patriotic speeches were made and a president, Charles C. Tyler, and several vice presidents were elected. One of the resolutions passed was as follows:

"Resolved that we tender to the governor of this state in support of the principles herein avowed, all the material aid at our command, assuring his Excellency that in this hour of our country's peril the honor and renown our good old state gained by revolutionary struggle and sacrifice shall not be dimmed by want of fidelity on our part."

Other resolutions pledged allegiance to the constitution and support for the families of volunteers in case of need. A committee consisting of Messrs. Benjamin Douglas (then lieutenant-governor), William G. Hackstaff, W. P. Vinal, M. H. Griffin, C. C. Hubbard and Rev. Jeremiah Taylor, was appointed to carry out the resolution pertaining to caring for families of volunteers. Benjamin Douglas told his workmen, "If any of them wished to volunteer their services for the government he would provide for their families during their absence and if they should gloriously fall on the battle-

D. W. Camp, S. Babcock and D. W. Chase in the 80's

field in defense of their country's flag, their wives and children should not want as long as he had a dollar to call his own."

The churches took up the battle cry. Clergymen electrified their audiences with patriotic sermons. Mass meetings were held in the churches. The halls of Wesleyan rang with patriotic songs. On parade and platform the student body gave its enthusiastic support to the cause for which it was to carry arms.

On April 17, 1861, Governor Buckingham called for a regiment of volunteers, but instead of getting ten companies fifty-four enlisted. On April 20 the first full company, Company A, of the Second Connecticut Volunteers was complete. Every man enlisted on that day and every man was a resident of Middletown. That was only the beginning of Middletown's contribution. From a total population of 8,620 people in 1860, Middletown gave 958 men to the cause of liberty and the preservation of the Union. They were at Bull Run, Gettysburg, Chickamauga, Spotsylvania, Wilderness, Antietam, Chancellorsville, Cold Harbor, Fredericksburg, Shilo, Stone River, Petersburg and in many other lesser battles of the war. Their bravery and ability under fire is exemplified most brilliantly in the history of the Fourteenth Connecticut, the First Connecticut Heavy Artillery and the Twenty-fourth. They represented every class of society. They held every rank in the army from private to major-general.

In the dark hours of 1863, when the heart of the North was heavy and faltering at the terrible cost in lives, suffering and money, Middletown had an unusually large number of strong and influential men in the pulpit, at the bar and in the schools who contributed

much to the sentiment "fight on for country". With the influence of this group, the newspapers, the essayists, the poets and lecturers, the faltering turned to grim, unwavering determination which led to glorious victory.

From the money standpoint Middletown gave heavily, contributing approximately $5,360,106.87 for Civil War purposes, or over $36 per man for every one of the 1474 who voted in the campaign which elected Lincoln president.

Of all Connecticut towns, Middletown stood seventh in the amount of money spent for war purposes, being outdone only by the larger towns of New Haven, Waterbury, Hartford, Norwich, Bridgeport and Danbury.

III

THROUGHOUT THE ERA of railroad promotion two men, William S. Camp and O. V. Coffin, both later to become presidents of the Middlesex Mutual Assurance Company, played prominent parts. As a progressive merchant Mr. Camp was chosen to secure lands for the Hartford and New Haven railroad. Mr. Coffin participated in the first reorganization of the New York and Boston Railroad Company and was one of the original incorporators of the Connecticut Valley Railroad. Always in the vanguard of progress these men saw in the growth of insurance a powerful new safeguard and stimulus to business. Mr. Camp had seen the young and tender Middlesex Mutual weather the financial storms of 1837

and 1845 without wavering. He later secured a position with the company which led to the presidency in 1854. Mr. Coffin likewise saw the Middlesex Mutual stand firm against the railroad storms and became its president in 1884.

The progress that pushed the Middlesex Mutual out of its makeshift headquarters in John Smith's jewelry store to its first equipped offices in the basement of the Universalist Church in 1853, was in large measure due to the conservative policy of company officials. They not only most carefully scrutinized all applications before issuing policies, but also withstood the urge that comes with growth to expand over state lines. The wisdom of that policy was proved when many mutual and stock companies in New York and elsewhere became insolvent after the heavy fire losses in New York in 1845, others in Philadelphia, Boston and the famous Chicago fire in 1871.

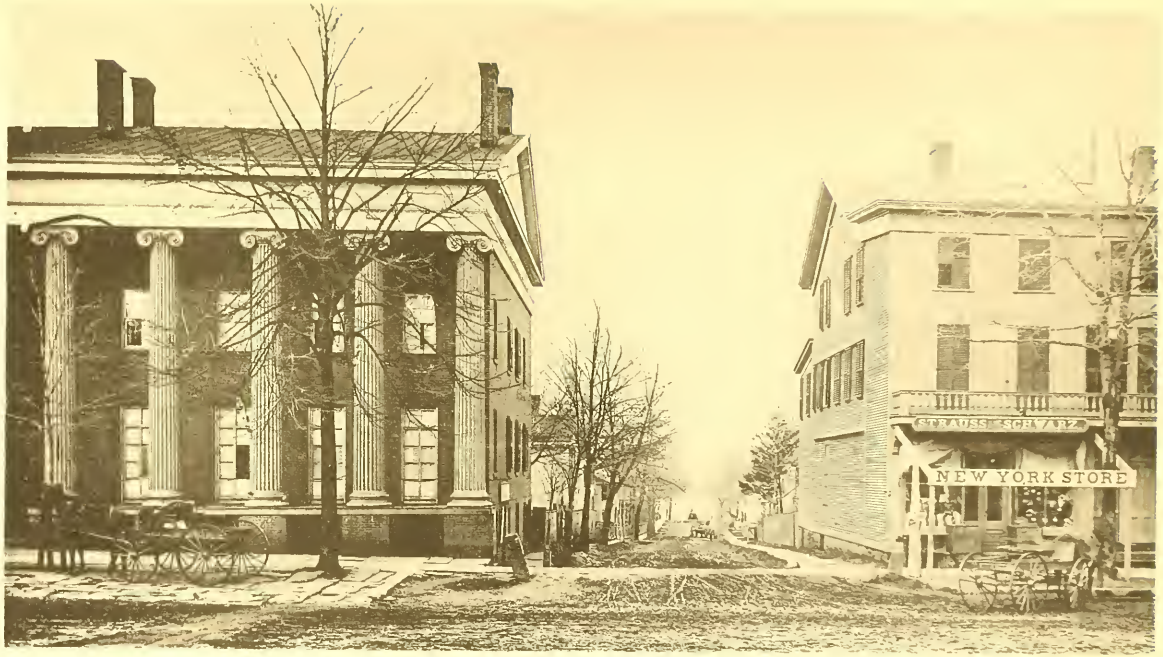
Evidence of the care in laying the early foundation stones is to be found in the fact that the first regular salaries ever paid by the company were that $100 per year paid to the secretary in 1856, and $150 to the assistant secretary in the same year. More funds rolled in that year from a large number of new policyholders. In 1857 the secretary had his salary tripled and the assistant secretary was raised to $800. Even the treasurer received $50 salary that year.

In 1859 the company's charter was amended so as to permit omission of the premium note and the writing of a non-assessable standard form of policy, still written to the present day. In spite of the war, in 1861 the secretary's salary was made $600 and his assistant's $900.

To aid the Northern cause, Middlesex Mutual bought $2000 worth of government bonds in 1863.

Within the war decade, which spelled financial ruin for many business organizations and individuals, Middlesex Mutual forged steadily ahead from $5,000,000 worth of business in force and a surplus of $43,000 to $12,500,000 in force and a surplus of $138,000. In pursuance of its policy of carefully selected risks and of investing only in real estate, government bonds and bank stocks, the company bought ground in 1866 south of its offices in the Universalist Church, and by 1867 had completed a 3-story building (known as the Middlesex Building, 181 Main Street) which was for a number of years the pride of the city. Upon completion, the company's offices were removed to the second floor north, with the first floor being occupied by the Farmers and Mechanics Savings Bank and the First National Bank. The second floor south was occupied by the Peoples Insurance Company. At one time or another practically all of Middletown's fraternal societies either had permanent headquarters in the building or used it for occasional affairs. Practically every night saw the building lighted up for some society affair.

On November 29, 1867, O. V. Coffin, who had become treasurer of the company earlier in the year, took over the job of janitor of the building which included the double duty of sweeping the office twice a week and keeping fires—all for $4 per week. Thus did the one-time Governor of Connecticut (1895-1897) and the later president of Middlesex Mutual Assurance Company (1884-1917) accept humble tasks as possible stepping stones to greater responsibility and a better station in life.



The Home of Governor O. Vincent Coffin, President of the Company 1884-1917

The decade of 1870 to 1880 brought even a greater growth than its predecessor, enlarging the personnel and increasing salaries. Starting off the period, Daniel W. Chase, a former Secretary but now retired, was employed the day of the annual meeting, February 10, as a clerk and voted a salary of $150 for his first year. Officers elected on that day were W. R. Galpin, president, with a salary of $400 per year; Horace F. Boardman, secretary, with a salary of $2000; C. W. Harris, assistant secretary with a salary of $1500; and O. V. Coffin treasurer at $150. It was voted also to divide $300 pro rata among the directors who attended board meetings during the coming year.

Typical of the monthly expense items of the company during the Seventies is a list of expenses paid during June 1870 as follows:

Post Office Box Drawer	$ 1.00
Postage Stamps	11.00
Watering Street	5.00
Return Premiums	7.90
Advertising	1.00
Janitor	6.00
Revenue Stamps	101.50

During 1870 the company paid over $1200 for revenue stamps. Thus, as the company's record book stated "the cost of the Civil War is at this time being taken care of in part by the company". On December 13, Orange Judd Hall on the Wesleyan campus was insured for $5000 at the rate of 90 cents per $100 for the then largest policy ever issued by the company. The building, still standing today, has a rate of $1.64 per $100.

Entering the Eighties the company first investigated the possibility of using steam as a heating system, but decided against it until later. In April 1881 the Knights of Pythias rented the company's hall as a lodge headquarters, and on February 14 of the following year a future president of the company, Daniel William Camp, entered the service of the company at a salary of $200 a year. Upon the removal of the Farmers and Mechanics Savings Bank from the first floor of the Middlesex Building in September 1882, the company established its own headquarters in the space vacated.

Up to this time Middlesex Mutual's agency force had been built up to a point where it had representatives and a fair volume of business in practically every section of the state.

As in the case of practically all successful corporations, the expansion fever broke out among certain of the directors and officers. Although skillfully resisted at first by the conservatives who pointed with pride to the company's many years of healthy growth within its own bailiwick of Connecticut, while other companies by the dozen fell prey to the huge fire losses in Chicago, New York, Philadelphia and Boston, yet the tide was too strong in 1889 to resist further, and the company was admitted to do business in Massachusetts. The class of business given the company by its Massachusetts agents did not prove profitable, however, and in 1907 the company again found itself confined to Connecticut alone. Innovations were the order of the day. With fear and trembling, incandescent lights were installed in 1887. Shortly after the lights were installed, Samuel Babcock, today assistant secretary, was employed for the princely sum of $500 per year.

With the coming of one of the worst snow blizzards on record in 1888 came the urge to acquire land, which was due to the endeavor of Governor Coffin, then president, to own a tract with the idea of building a hotel thereon. While enough land was acquired, the desire of Governor Coffin was never carried through. However, in 1891 the craving for possession of property was satisfied with the construction of an addition to the Middlesex Building to accommodate the Southern New England Telephone Company.

On the Steele property acquired on College Street, running from Main to Broad Streets, the directors voted in May 1891, at the behest of Governor Coffin, to use some of its spare cash to erect an opera house as a contribution to the artistic development of Middletown and Middlesex County. A prominent architect, Francis H. Kimball, was engaged to draw the plans and construction was started late in the summer of 1891. Completed in May 1892, it was first named Music Hall, due to the then strong opposition to naming it a theatre. Adjoining the Middlesex Building, the Music Hall stretched upward 80 feet on an 80′ x 200′ foundation, and in its beauty of design, inside and out, comfort and equipment, including a $7,800 organ, it ranked favorably with the noted Metropolitan Opera House of the day. It seated 1066, had a stage 44′ deep, 68′ wide and 62′ high. No expense had been spared; no detail of excellence was overlooked to make the company's contribution to the city a true "work of art" down to the finest detail. A few days after its dedication May 26, 1892, with the Oratorio "St. Paul" given by a chorus of 500 from choral societies of Middletown, New Britain and Hartford, assisted by the Germania Orches-

tra of Boston, the building caught fire and partly burned from a defective fuse, causing a loss of $30,000. Rebuilt with a practically new interior and equipment, except the organ, it was opened again as the Middletown Theatre October 1, 1892 (or '93) with Joseph Jefferson in "Rip Van Winkle".

From 1893 to 1924 the Opera House was managed by Harry Engel. During that period many of the most prominent actors in the country, as well as numerous musical organizations, staged plays and oratorios. In it were also staged special high school and college events. As everywhere else the motion picture gradually made such inroads into the available entertainment budget that it became impossible by the early 20's to support road shows or musicales. So in 1924 the opera house was sold to the G & B circuit company, a vaudeville organization. Two years later it was acquired by the Grand Theatre and finally sold to the Arrigoni interests.

IV

RESIDENT OF THE COMPANY since 1929, N. Evan Davis, first entered the employ of Middlesex Mutual as a clerk in 1897. In 1918 Mr. Davis was made assistant secretary and with the death of D. W. Camp in 1926 he became treasurer. Three years later, when James K. Guy was made chairman, he was elected president.

Prosperity, rather than necessity, and a desire on the part of company officials to make another contribu-

tion to real estate values and architectural beauty of Middletown, prompted the decision to build a new home. A building committee was named as follows: President, James K. Guy; Director Henry S. Birdseye of Derby, and Treasurer N. Evan Davis of Middletown.

The colonial home of William B. Brewer on the corner of Broad and Court Streets was bought as a site in 1926 and torn down in 1927. Edward B. Caldwell, Jr., of Bridgeport, was engaged as the architect to design an insurance home that would carry out the New England tradition. The architect, the H. Wales Lines Company as contractors, and N. Evan Davis as Supervisor worked in harmony to complete, in July 1928, a building of the proper traditional type expressive of a company dating back almost to Colonial times. With few exceptions materials used were taken from New England. Setting between brick terraced walls topped with white marble at either side of the lot, this stately structure, faced with Connecticut brick and trimmed with Vermont marble and Massachusetts granite at the base, rises in Greek temple fashion with four imposing columns in front. Two walks lead to the pulpit-like approach, and between the walks is a grass plot. Hedge effects set off the walls and add beauty to the general landscape. The roof is of Vermont slate in variegated colors and graduated sizes. The entrance porch is guarded by bronze railings and lighted with bronze standard lamps, and the doors flanked by Ionic pilasters supporting a bracketed marble entablature.

Inside, the spacious vestibule projects into the main first floor room 37′ x 50′ with spaces provided at either side for the officers' desks. In the center work space

24′ x 50′ are high desks and 80 specially built files where the reports of all agents are kept. Off the rear of the main room, with its high walls, beamed ceilings, Ionic pilasters and large arched windows, is a central corridor leading to marble stairs which rise to the spacious directors' room on the mezzanine floor. Off the corridor are the stenographers' room, coat room, telephone room and toilet room. A marble wainscot of 4½′ extends around the walls of the main room and up the stairs through the hall of the mezzanine floor. Floors of the vestibule and public space are of marble, the remainder of the first floor being covered with rubber tile.

The directors' room on the mezzanine is spacious, having wood paneled wall, wainscot divided by Ionic pilasters, beamed and paneled ceilings, rubber tiled floors and a large fire place with marble at one end. All woodwork throughout the main portion of the building is painted, except the American black walnut doors. The paint color scheme on the main floor is light grey green, light ivory and cream, while in the directors' room dark ivory is predominant.

The basement provides a large storage space in addition to that required for the indirect vapor heating plant, and to the rear of the building is a ramp leading to a concrete court for parking cars.

The near-colonial tradition of the company has been preserved not only in the building, but also in the spirit of hospitality which is expressed in terms of a standing invitation to the public to inspect the building and its many objects of historical interest. For instance, on a platform above the entrance vestibule is an old hand-drawn, hand pumper fire apparatus which was used

probably for the last time (unless repairs are made) during the Tercentenary celebration in a competitive fire fighting demonstration with a modern engine. Near the engine are old style firemen's helmets, leather water pails used by the famous bucket brigade of by-gone years, axes, pike poles and other items of equipment once considered the last word in fire-fighting apparatus.

Other items of interest include Policy No. 6 written June 29, 1836. It is framed and hanging on the wall for inspection. Policy No. 234,719 today still covers the same property. On the wall of the mezzanine hangs an old illustrated map of Middletown in 1851 showing the homes of the first three presidents of the company. In the directors' room above the fireplace is a striking mural by Northam H. Gould, depicting old and present day Middletown. Aside from these choice reminders of life in Middletown before 1850, a quiet serenity pervades the building as if in silent and everlasting memory of those courageous souls who first sought protection behind the stockades in Mattabesett and those whose later planning and conscientious efforts made possible the modern institution of protection—Middlesex Mutual Assurance Company.

Chapter Four

At the Helm and in the Field

FROM THE PIONEERING DAYS of fire insurance notes and back room meetings in John Smith's jewelry store until the present, Middlesex Mutual Assurance Company's policy has been guided by sincere men of integrity—men with ambition to build slowly an insurance institution that would wax stronger with the years rather than to blossom forth in an orgy of high premium income, overbalanced with hazardous risks, perhaps to reap the headaches with the dying embers of an unfortunate conflagration. From President Richard Hubbard to N. Evan Davis, the eleventh incumbent in the president's chair, none have lost sight

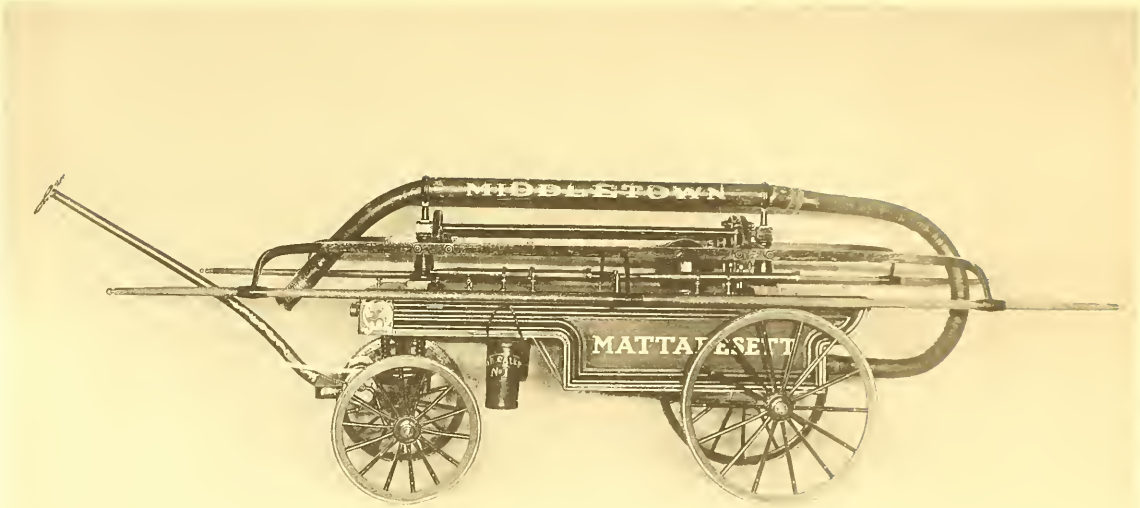
of the company's small beginnings and the great hazards associated with almost any type of risk in the days when a fire well under way usually meant the payment of full coverage because of the lack of efficient fire-fighting equipment. With the exception of the ambitious excursion into Massachusetts in 1889 which lasted only a few years, bringing nothing in return but furrowed brows and losses out of all proportion to premium income, the policy of conservatism first adopted has been largely continued through the years by directors, presidents and all other officials. Doubtless the incorporators would disagree with that which we call conservatism of today, especially if they could return from the grave for an inspection trip through the present dignified home of the company. But in this swiftly moving power era when the so-called radicalism of a decade ago is the conservatism of today, one must look beneath the surface before judgment can be properly levied. One brief examination of the company's books should convince even these pioneers of the whale oil lamp period that the company today has sunk and spread its roots far deeper into the soil of financial safety than was ever dreamed of by its leaders at the end of its first quarter century; that it was even more justified in adding to Middletown's taxable values and architectural beauty by the erection of its present "temple of protection" than were the directors in authorizing the establishment of the first permanent headquarters in the basement of the Universalist Church in 1853.

The slowest growth of the company occurred between 1836 and 1860 when only five million was at risk and $43,000 set off as surplus. Since 1860 each decade up to 1910 showed an increase of around six

million to seven million at risk with increases of $175,000 or better in surplus. In the period from 1910 to 1920 the amount at risk increased $15,000,000 and from 1920 to 1930 it jumped $17,000,000 more, and surplus kept increasing in satisfactory proportion. In 1935 the amount in surplus was practically double that of 1920 per million dollars at risk, showing ever-increasing strength. Today Middlesex Mutual ranks as one of the strongest companies in the country, a happy fact due, in part, to the cooperation of its loyal agents in securing and holding a good line of risks and to the careful selection, planning and wise investment policy of officials and directors.

Space permitting, a brief "Who's Who" of the directors and officers would be included here as interesting historically and as a fitting tribute to their intelligent and devoted services toward the cultivation of the "acorn" that is today "a century oak", but it seems in order that mention be made of some of the directors formerly connected with the company. In earlier days there were on our directorate such noteworthy men as William S. Camp, Middletown; Daniel O. Wheeler, Bridgeport; Henry Hotchkiss, New Haven; Russell Hoyt, Stamford; Thaddeus G. Birdseye, Derby; O. Vincent Coffin, Middletown; Phineas T. Barnum, Bridgeport; and James Staples, Bridgeport; and at later date we had the wise counsel of Frank B. Weeks, Charles G. R. Vinal, T. McDonald Russell, and Howard H. Warner.

As in every business depending upon wide acceptance of a product or service by the public, to the men in the field who have talked first hand with prospective purchasers, successfully, about Middlesex Mutual pro-



The ancient pumper now on the gallery of the Middlesex Mutual

tection is due a good share of the credit for the company's success. From the day the first agent, Harvey Treadway, was appointed July 23, 1836, until the present, loyalty has been outstanding among Middlesex Mutual's agents. It was especially true during the formative period of fire insurance companies during the late 1800's and early part of this century when many flattering offers were made and regularly turned down by the majority of the company's agents. They preferred stability and often lesser rewards that go with progressive conservatism rather than hazard their clients' property with an unknown.

A few examples of this loyalty so given and gratefully received and appreciated include the following:

The Birdseye Insurance Agency of Derby which dates back to 1851 when a forebear, Thaddeus G. Birdseye was made an agent and in 1857 a director. He was succeeded by Thomas S. Birdseye, who also became a director in 1884, and still later by Henry S. Birdseye, a present director first elected in 1902.

The Marvins of Deep River, the Bissells of Rockville, the Staples of Bridgeport, and the Riches of South Manchester have also been connected with the progress of the company as agents, directors or both for many years.

During the first 70 years Middlesex Mutual wrote all policies at the home office from applications sent in by the agents, but during the past 15 years agents have been given authority to write their own policies sending to the home office only their daily reports. This method permits a small force of only eight employees, including the president, secretary, assistant secretary and treasurer. From the early days when policies were chiefly

written on barns, houses, churches, schoolhouses and contents in Middlesex county, the company expanded its agency force to cover all portions of the state, insuring in an ever-increasing number of small towns and city properties. Insurance on small town properties has had its greatest impetus during the past twenty years, which is due to its wider acceptance on account of the improvement in fire-fighting equipment in those centers.

Middlesex Mutual's policy of providing "service and safety" to the humblest property owner is even more a reality because of its resources and 100 years of experience than it was when the first loss claim was paid in August 1837 in the amount of $250 to Seth Burr for his barn in Lyme. Since then the company has paid claims amounting to more than four million of dollars. It has ample reserves to qualify it as one of the strongest fire insurance companies in the United States and to protect fully its more than 40,000 policyholders.

In this brief Centennial story of the Middlesex Mutual Assurance Company, details have been made secondary to description of the times out of which it grew, for, upon the general progress made during that period, hung the organization's possibilities for growth. As a study of the statistical data in Chapter IV will show, growth went contrary to the general trend during and shortly after the Civil War, the company forging ahead while the state and country as a whole was in the doldrums. In all other periods the company has progressed with its environment to build a bulwark of safety based on its sturdy ancestry and on that of a county renowned for its gifts of learned men and money, and on a state which brought into being the first democratic form of government.

The present home of the Middlesex Mutual Assurance Company, Built 1928

Whatever the future holds in the way of progress for its home city and county, (Middlesex County) and its noble Mother, the State of Connecticut, Middlesex Mutual plans to keep pace in even greater measure than during its first century. Its directors and officers hope to make a still greater contribution to the upbuilding of the community whose history is illumined with high purpose and accomplishment in war and in the peaceful pursuits of shipping, manufacture, education, the arts and professions.

List of Agents

Elliott & Sumner	Willimantic, Conn.
H. L. Bailey & Son	Groton, Conn.
Harry R. Sherwood	Westport, Conn.
The Harry Bell Insurance Agency, Inc.	Stamford, Conn.
The Birdseye Agency, Inc.	Derby, Conn.
L. Bissell & Son	Rockville, Conn.
Thomas W. Beaumont	Cromwell, Conn.
Brainard-Ahrens, Inc.	Thompsonville, Conn.
Drurie S. Bristol	Cheshire, Conn.
The F. North Clark Insurance Agency	Litchfield, Conn.
Brooks & McNeil, Inc.	Torrington, Conn.
W. B. Brotherton & Son	Milford, Conn.
The T. S. Brown Insurance Agency, Inc.	East Hampton, Conn.
E. F. Bushnell	Centerbrook, Conn.
W. R. Bushnell	Saybrook, Conn.
J. Richard Carpenter	Putnam, Conn.
Carrington & Seymour	Winsted, Conn.
Silas Chapman & Company	Hartford, Conn.
The W. S. Chappell Agency	New London, Conn.
Edwin C. Shelton	Stepney Depot, Conn.
Alice E. Coe	Madison, Conn.
Wilbur C. Root	East Haddam, Conn.
Thompson & Peck, Inc.	New Haven, Conn.
Oliver M. Williams	Seymour, Conn.
The Fairfield Land & Title Company	Fairfield, Conn.

E. W. Mildrum Agency	Kensington, Conn.
Charles H. Edwards	Portland, Conn.
W. Hoyt Hayden	Tolland, Conn.
Walter H. Palmer	Branford, Conn.
Francis E. Green	New Canaan, Conn.
The E. B. Wilbur Company	Danielson, Conn.
The W. L. Hatch Company	New Britain, Conn.
Edward J. Kernan	Windsor, Conn.
Penny-Hanley Company	Stafford Springs, Conn.
Hemingway-Lewis Ins. & Realty Co.	Southington, Conn.
Hodge Insurance Agency, Inc.	Danbury, Conn.
Brainard-Ahrens, Inc.	Suffield, Conn.
Clarence E. Jones	New Hartford, Conn.
George C. Emmons	Chester, Conn.
The Wallingford Insurance Agency, Inc.	Wallingford, Conn.
Lou. A. Leach	Durham, Conn.
Edward L. Blanchard	Jewett City, Conn.
George M. Stuart, Inc.	Newtown, Conn.
Charles R. Marvin & Son	Deep River, Conn.
Root & Boyd, Inc.	Watertown, Conn.
Robert C. Mitchell	Southbury, Conn.
Root & Boyd, Inc.	Waterbury, Conn.
Southern Middlesex Agencies, Inc.	Westbrook, Conn.
Dudley & Chamberlain, Inc.	New Haven, Conn.
William J. Burton	Woodbury, Conn.
T. E. Packer & Company	Mystic, Conn.
Page & Pardee	Meriden, Conn.

Peck, Bernard & Olmstead, Inc.	Bristol, Conn.
The Henry H. Perry Insurance Agency	Southport, Conn.
Eliot W. Stone	Guilford, Conn.
William G. Grinnell	Clinton, Conn.
Richard G. Rich	South Manchester, Conn.
Rowland's Insurance Agency	Waterbury, Conn.
The Rourke-Robotham Company, Inc.	Unionville, Conn.
P. Stephen Sullivan	Windsor Locks, Conn.
F. F. Small & Company, Inc.	West Hartford, Conn.
Holzer Insurance Agency	Bridgeport, Conn.
Henry E. Stoughton	Thomaston, Conn.
James E. Sweeney, Inc.	Naugatuck, Conn.
Ralph D. Dowd	Collinsville, Conn.
John G. Talcott	Talcottville, Conn.
Housatonic Valley Ins. Agency, Inc.	New Milford, Conn.
Butler's Insurance Office, Inc.	Middletown, Conn.
Guy, Rice & Davis	Middletown, Conn.
Canaan Insurance Agency	Canaan, Conn.
The Elliott P. Curtiss Ins. Agency	Stratford, Conn.
L. W. Button	Rocky Hill, Conn.
Albert G. Martin	Pawcatuck, Conn.
Harold J. Walsh	Bridgeport, Conn.
Nelson S. Hurlbutt	Cannondale, Conn.
The Olmsted Insurance Agency	East Hartford, Conn.
The Miller Agency	Ridgefield, Conn.
The Charles Merriman Agency, Inc.	East Hartford, Conn.

List of Officers

N. Evan Davis, *President and Treasurer*

Frank T. Staples, *Vice President*

D. William Camp, *Secretary*

Samuel Babcock, *Assistant Secretary*

Julia E. Hill, *Assistant Secretary*

List of Directors

Henry S. Birdseye

J. Kennard Bosee

Clement H. Brigham

William S. Chappell

Charles T. Davis

N. Evan Davis

Frederick B. Fountain

James K. Guy

Seymour R. Peck

John S. Pullman

T. Macdonough Russell, Jr.

Frank T. Staples

Presidents

1.	Richard Hubbard	1836-1839
2.	Samuel Cooper	1839-1854
3.	William S. Camp	1854-1865
4.	William D. Willard	1865-1867
5.	William R. Galpin	1867-1879

6.	Elijah Ackley	1879-1883
7.	John N. Camp	1883-1884
8.	O. Vincent Coffin	1884-1917
9.	Daniel William Camp	1917-1926
10.	James K. Guy	1926-1929
11.	N. Evan Davis	1929

Vice President

Frank T. Staples	January 18, 1928

Secretaries

1.	John L. Smith	1836-1838
2.	William Woodward	1838-1849 and 1856-1865
3.	Stephen Taylor	1849-1856
4.	John W. Hoyt	1865-1867
5.	Horace F. Boardman	1867-1882
6.	Charles W. Harris	1882-1913
7.	Daniel W. Chase	1913-1932
8.	D. William Camp	1932

Assistant Secretaries

1.	James H. Taylor	1857-1865
2.	John W. Hoyt	1865 (9 days)

3.	Horace F. Boardman	1867 (2 months)
4.	Charles W. Harris	1868-1882
5.	Daniel W. Chase	1882-1913
6.	N. Evan Davis	1918-1927
7.	Samuel Babcock	1918
8.	D. W. Camp	1931-1932
9.	Daniel W. Chase	1932-1936
10.	Julia E. Hill	1936

Treasurers

1.	John L. Smith	1836-1838
2.	William Woodward	1838-1849
3.	Stephen Taylor	1849-1853
4.	Origen Utley	1853-1854
5.	C. W. Newton	1854-1858
6.	James E. Bidwell	1858-1866
7.	William D. Willard	1866-1867
8.	O. Vincent Coffin	1886-1905 1867-1879
9.	John N. Camp	1879-1886
10.	D. W. Camp	1905-1926
11.	N. Evan Davis	1926

Directors

Date of Election	*Name*	*Residence*	*Served to*
6/13/1836	Richard Hubbard	Middletown	September 1839
6/13/1836	Charles Woodward	Middletown	June 1838
6/13/1836	Samuel Cooper	Middletown	June 1854
6/13/1836	William S. Camp	Middletown	June 1842
6/13/1836	John L. Smith	Middletown	June 54 to 64
6/13/1836	William D. Starr	Middletown	June 1839
6/13/1836	Joshua L'Hommedieu	Chester	June 1838
6/13/1836	Ely Warner	Haddam	June 1858
6/13/1836	Stillman K. Wightman	Cromwell	June 1838
6/13/1836	George R. Miller	Middlefield	June 1838
6/13/1836	Launcelot C. Bradley	Middletown	June 1839
6/13/1836	Richard P. Williams	Essex	June 1837
6/13/1836	Isaac Sage	Middletown	June 1841
6/13/1836	John White	Durham	June 1838 June 1841 June 1845
6/13/1836	Ely A. Elliott	Killingworth	June 1855
8/23/1836	George Read	Deep River	June 1850
9/20/1836	Richard E. Pratt	Saybrook	June 1849
6/21/1837	William J. Trench	Middletown	June 1839 June 1843
6/21/1837	Hiram Barton	East Hampton	June 1838
6/21/1837	Nathan Jewett, Jr.	East Haddam	June 1839
6/20/1838	Luke C. Lyman	Middletown	June 1839 June 1841
6/20/1838	John O. Hayden	Middletown	June 1839
6/20/1838	John H. Sumner	Middletown	June 1866
6/20/1838	Ezekiel S. Clark	Haddam	June 1843
6/20/1838	John D. Johnson	Waterbury	June 1839
6/20/1838	Joseph Chidsey	Durham	June 1839
6/19/1839	David D. Parmelee	Middletown	June 1846

Date of Election	*Name*	*Residence*	*Served to*	
6/19/1839	Daniel Russell	Portland	June	1840
6/19/1839	Allyn Southmayd	Middletown	June	1845
6/19/1839	William Woodward	Middletown	June	1857
6/19/1839	Augustus Cook	Middletown	June	1843
6/19/1839	Ephraim Crofoot	Middletown	June	1843
6/19/1839	Eliphalet A. Bulkeley	East Haddam	June	1852
			June	1842
6/17/1840	Eli B. Austin	New Haven	June	1842
6/16/1841	Joseph Taylor	Middletown	June	1859
6/16/1841	A. F. Whittemore	Essex	June	1849
6/15/1842	Benjamin Beecher	New Haven	June	1850
6/15/1842	Leverett Griswold	New Haven	June	1852
			June	1844
6/ — 1843	Edwin Stearns	Middletown	June	1849
6/ — 1843	S. S.Hazelton	Haddam	June	1844
6/ — 1844	Linus Coe	Middletown	June	1850
			June	1852
	Joel H. Guy	Meriden	June	1850
			June	1866
6/ — 1844	Daniel O. Wheeler	Bridgeport	June	1851
6/ — 1845	Edward A. Russell	Middletown	June	1849
6/ — 1845	William M. Ward	Middletown	June	1865
6/ — 1845	S. Hart	Berlin	June	1846
6/ — 1846	Alfred Southmayd	Middletown	June	1866
6/ — 1846	Enos S. Rogers	Durham	June	1851
6/20/1849	Charles C. Tyler	Middletown	June	1854
6/20/1849	Henry Hart	Old Saybrook	June	1850
6/20/1849	Uriah Hayden	Essex	June	1860
6/ — 1850	Daniel W. Camp, Sr.	Middletown	June	1854
			June	1865
6/ — 1850	Henry Hotchkiss	New Haven	June	1867
6/ — 1850	B. H. Catlin	Meriden	June	1852
6/ — 1850	Origen Utley	Middletown	June	1854

Date of Election	*Name*	*Residence*	*Served to*	
6/ — 1851	George St. John	Norwalk	June	1852
June 1852	Jonathan Kilbourn	Middletown	June	1865
June 1852	Gardner Morse	New Haven	June	1896
June 1852	Stephen Hawley	Bridgeport	June	1860
June 1852	Frederick Hall	Portland	June	1855
June 1854	C. W. Newton	Middletown	June	1855
June 1854	Jesse G. Baldwin	Middletown	June	1865
June 1855	Roswell Hoyt	Stamford	June	1884
June 1855	William W. Coit	Norwich	June	1857
June 1855	Amos Sheffield	Old Saybrook	June	1857
June 1857	Timothy Boardman	Middletown	June	1865
June 1857	Thaddeus G. Birdseye	"Birmingham"	June	1881
June 1857	Ebenezer Fuller	Norwich	June	1862
June 1858	Sedley Snow	Deep River	June	1860
June 1859	John N. Camp	Middletown	June June	1865 1894
June 1860	Horace H. Starkey	Essex	June	1886
June 1860	John W. Marvin	Deep River	June	1895
June 1860	S. M. Middlebrook	Bridgeport	June	1866
Feb. 1862	Henry F. Swift	Norwich	June	1865
June 1865	Horace D. Hall	Middletown	June	1866
June 1865	William R. Galpin	Middletown	June	1891
June 1865	William D. Willard	Middletown	June	1868
June 1865	Gaston T. Hubbard	Middletown	June	1869
June 1865	John S. Bailey	Middletown	June	1868
June 1865	Elijah Ackley	Middletown	June	1884
June 1865	Elisha B. Nye	Middletown	June	1889
June 1865	George W. Burr	Middletown	January	1894
June 1865	Sylvester Gildersleeve	Portland	June	1886
June 1865	A. P. Sturtevant	Norwich	June	1879
June 20, 1866	O. Vincent Coffin	Middletown	June	1919
June 20, 1866	Samuel Babcock	Middletown	June	1893
June 20, 1866	Charles Northend	New Britain	June	1879

Date of Election	*Name*	*Residence*	*Served to*
June 21, 1867	George B. Hawley	Middletown	June 1879
June 17, 1868	William Wilcox	Middletown	June 1869 January 1899
June 17, 1868	John P. Bacon	Middletown	June 1877
June 16, 1869	Horace F. Boardman	Middletown	January 1897
June 18, 1879	Erastus Collins	Hartford	June 1880
June 18, 1879	Charles A. Northend	New Britain	January 1894
June 18, 1879	H. H. Osgood	Norwich	January 1899
June 21, 1882	Moses Culver	Middletown	June 1885
June 21, 1882	Joseph Arnold	Haddam	June 1884
June 18, 1884	Charles W. Harris	Middletown	June 1913
June 18, 1884	Phineas T. Barnum	Bridgeport	June 1892
June 18, 1884	Thomas S. Birdseye	Derby	January 1912
June 17, 1885	Asa Perkins	Groton	June 1901
June 16, 1886	Henry Gildersleeve	Portland	June 1898
June 16, 1886	Silas Chapman, Jr.	Hartford	June 1925
June 19, 1889	George F. Rich	Manchester	June 1920
Jan. 20, 1892	Benjamin Page	Meriden	March 1929
Jan. 20, 1892	James Staples	Bridgeport	June 1904
Jan. 18, 1893	John Hemingway	Southington	June 1925
Jan. 17, 1894	Henry L. Brown	Middletown	June 1902
Jan. 17, 1894	Wilbur F. Burrows	Middletown	January 1898
Jan. 16, 1895	Ferdinand Gildersleeve	Portland	January 1903
Jan. 20, 1897	Daniel W. Chase	Middletown	January 1935
Jan. 18, 1899	James K. Guy	Middletown	*Now serving*
Jan. 18, 1899	Clarence E. Bacon	Middletown	Feb. 18, 1899
Jan. 18, 1899	George A. Coles	Middletown	January 1903
Jan. 18, 1899	Henry H. Smith	Middletown	April 1906
Feb. 18, 1899	Frank B. Weeks	Middletown	October 2, 1935
Jan. 16, 1901	William S. Chappell	New London	*Now serving*
Jan. 15, 1902	Daniel W. Camp	Middletown	April 1926
Jan. 15, 1902	Frederick A. Betts	Hartford	January 1910
Jan. 21, 1903	Joseph B. Morse	New Haven	January 1907

Date of Election	*Name*	*Residence*	*Served to*
Jan. 21, 1903	Charles G. R. Vinal	Middletown	May 1926
Jan. 20, 1904	Frank T. Staples	Bridgeport	*Now serving*
Jan. 17, 1912	Henry S. Birdseye	Derby	*Now serving*
Jan. 21, 1920	Richard G. Rich	South Manchester	July 1929
April 28, 1926	Clement H. Brigham	Hartford	*Now serving*
April 28, 1926	N. Evan Davis	Middletown	*Now serving*
Jan. 16, 1929	T. McDonough Russell	Middletown	July 30, 1935
Jan. 16, 1929	Seymour R. Peck	Bristol	*Now serving*
Nov. 21, 1929	Howard H. Warner	Middletown	March 20, 1931
June 18, 1931	Charles T. Davis	Middletown	*Now serving*
Jan. 18, 1933	Frederick B. Fountain	Middletown	*Now serving*
Jan. 16, 1935	John S. Pullman	Bridgeport	*Now serving*
Oct. 21, 1935	J. Kennard Bosee	Middletown	*Now serving*
Oct. 21, 1935	T. McDonough Russell, Jr.	Middletown	*Now serving*

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